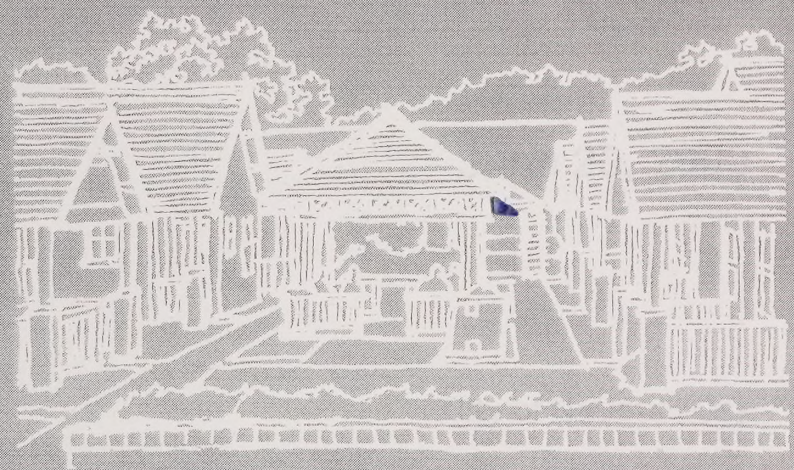


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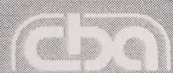


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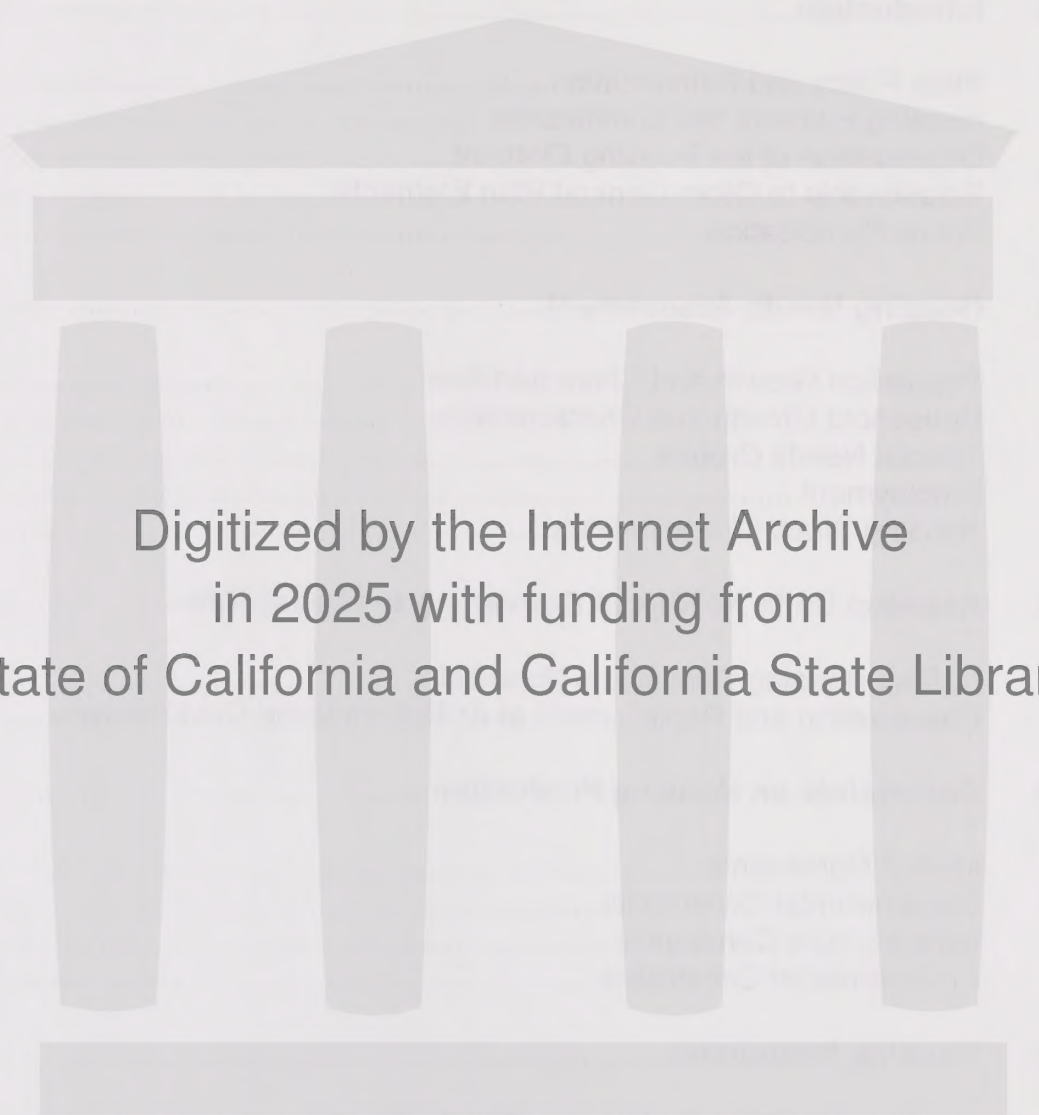


COTTON/BELAND/ASSOCIATES, INC.
URBAN AND ENVIRONMENTAL PLANNING

City of National City 1999-2004 Housing Element

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1.0 Introduction

The City of National City is located in the southwestern portion of San Diego County, approximately five miles south of downtown San Diego. Incorporated in 1887, National City is the second oldest city in the County. The City encompasses an area of approximately 8.7 square miles with an estimated population of 54,961 persons in 1999. Its natural setting, strong commercial and industrial base, and proximity to San Diego Bay provide a unique living and working environment.

National City offers a mix of housing choices, with its housing stock consisting of approximately 50 percent single-family homes, 47 percent multi-family units, and 2 percent mobile homes. The residential character of the community and the distinct neighborhoods in National City are defined by the type, quality, location, and condition of its housing stock. The oldest neighborhoods, and those most reflective of the general character of National City, are those encompassed by I-5 and I-805 between Division Street and 24th Street. Most atypical of the City is the portion of the City located east of I-805 in the vicinity of the Plaza Bonita shopping center. The homes in this section of the City are generally newer, are on larger lots and are of larger size than most of the homes in National City. In addition to the single-family dwelling units, apartments and condominiums are also located in this area.

Since the majority of the housing stock was built before 1970, many housing units are over or approaching 30 years old. Many of the older neighborhoods, particularly in the western portion of the City, are showing signs of deterioration. As the housing stock continues to age, preserving its quality must become a priority of National City.

Demographic shifts continue to take place in this most ethnically diverse city in San Diego County. As of 1990, Hispanics were the most prevalent racial/ethnic group in the City, constituting approximately half of the population. Non-Hispanic Whites were the next most prevalent group, accounting for approximately 26 percent of the population. According to the San Diego Association of Government's (SANDAG) 1999 *Regional Housing Needs Statement (RHNS)*, Hispanics comprised approximately 53 percent of the City's population in 1997, the only City within San Diego County with a majority Hispanic population. Also, the City has the lowest median age in the County in

1997 at 25.8 years, with persons between the ages of 20 and 44 representing the predominate age group.

Like most cities in the region, National City is faced with the following important housing issues:

- maintaining a balance between employment and housing opportunities;
- matching supply and demand for housing;
- preserving and enhancing affordability to provide housing for all segments population;
- preserving the quality of the existing housing stock; and
- accommodating demographic shifts with new types of housing, including moderate and above moderate-income housing.

This Element evaluates housing needs in National City based on the City's demographic and housing characteristics. The Housing Element then compiles an inventory of resources available to address the identified housing needs. In this Element, existing housing programs being implemented by the City are evaluated, and a five-year housing strategy of policies and programs that would effectively address the housing issues described above is also provided.

State Policy and Authorization

The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive General Plans.

State Housing Element Law requires all cities and counties to update their Housing Elements at least every five years to reflect a community's changing needs. However, the current housing element cycle has been extended to cover an eight-year period due to delays in planning for self-certification and the lack of state budget for the Regional Councils of Governments (such as SANDAG) to generate the regional housing growth allocations. National City's Housing Element was last updated in 1992 and is currently being updated to cover the period of July 1, 1999 through June 30, 2004.

Housing Element Self Certification

The State Housing Element law requires that jurisdictions submit the elements to the State Department of Housing and Community Development (HCD) for a determination of substantial compliance with state law. However, State legislation (AB 1715) sponsored by the San Diego Association of Governments (SANDAG) created the opportunity for jurisdictions within the San Diego region

to self-certify their housing elements if they meet a particular set of criteria. Pursuant to AB 1715, the City of National City is eligible to self-certify this 1999-2004 Housing Element by satisfying all of the following criteria:

1. *The jurisdiction's adopted housing element or amendment substantially complies with the provisions of this article, including addressing the needs of all income levels.*

This 1999-2004 Housing Element was prepared in conformance with Article 10.6 (of Chapter 3, Division 1, Title 7 of the Government Code). It contains programs and policies that address the needs of all income levels.

2. *The jurisdiction met its fair share of the regional housing needs for the 1991-1999 housing element cycle.*

Based on City and SANDAG records, National City provided affordable housing opportunities to 396 lower income households between 1991 and 1996, or more than ten times its fair share goal for the current housing element cycle. Through a number of construction, rehabilitation, and first-time homebuyer assistance programs, the City provided affordable housing opportunities to 16 extremely low income, 143 very low income, and 237 low-income households. In addition, 90 moderate-income households were assisted. The *Evaluation of Accomplishments Under Adopted Housing Element* section discusses the City's performance in detail.

3. *The jurisdiction provides a statement regarding how the adopted housing element addresses the dispersion of lower income housing within its jurisdiction, documenting that additional affordable housing opportunities will not be developed only in areas where concentrations of lower income households already exist, taking into account the availability of necessary public facilities and structures.*

The City of National City encourages the production of housing that offers a wide range of choices in terms of type, location and cost to meet the needs of all economic segments of the population. Housing goals and the associated policies contained in the Element expressly articulate the City's intent to offer a wide variety of housing choices and to disperse lower income housing.

4. *The jurisdiction doesn't have any local government actions or policies that prevent the development of the identified sites or accommodation of the jurisdiction's share of the total regional housing need.*

The *Constraints on Housing Production* section of this Element assesses the impact of government policies on the availability, adequacy and

affordability of housing in National City. No public policy has been identified as a constraint to housing development in the City.

Organization of the Housing Element

The City of National City Housing Element is comprised of the following major components:

- An analysis of the City's population, household and employment base, and the characteristics of the City housing stock (2.0 *Housing Needs Assessment*)
- An analysis of the assisted housing units in the City (3.0 *Assisted Units At-Risk of Converting to Market Rate*)
- A review of the potential constraints to meeting the City's identified housing needs (4.0 *Constraints on Housing Production*)
- An evaluation of the resources available to further the development of new housing or preservation of existing housing (5.0 *Housing Resources*)
- An evaluation of accomplishments between 1991 and 1999 (6.0 *Evaluation of Accomplishments Under Adopted Housing Element*)
- A statement of the Housing Plan to address National City's identified housing needs, including goals, policies and programs (7.0 *Housing Plan*)

Relationship to Other General Plan Elements

The City of National City General Plan is comprised of five chapters and a circulation plan. The General Plan consists of the following five chapters: 1) Overall Urban Framework; 2) Natural Setting; 3) Housing; 4) Economic Development; and 5) Public Services and Facilities. Background information and policy direction presented in one chapter is also reflected in other Plan chapters. For example, residential development capacities established in the Overall Urban Framework chapter are incorporated within the Housing Element. This Housing Element builds upon other General Plan chapters and is entirely consistent with the policies and proposals set forth by the Plan.

Public Participation

As part of the comprehensive update to the Housing Element, the City conducted one City Council workshop and one Planning Commission workshop on housing issues and programs. These sessions served to solicit Planning Commission, City Council and public opinion on the housing program options.

In addition, two public hearings were held on this revision to the Housing Element, one before the Planning Commission on June 5, 2000 and one before the City Council on June 20, 2000. Notification of each meeting was published in the local newspaper in advance of each hearing.



2.0 Housing Needs Assessment

A successful strategy for improving housing conditions must be formulated based upon an assessment of the housing needs of the community and region. This section of the Housing Element discusses the major factors affecting National City's housing needs, including population, households, employment, and the type of housing available. The regional context is provided in order to understand the environment in which National City functions.

The *Housing Needs Assessment* is organized into four major subsections. *Population Growth and Characteristics* discusses population trends that may affect future housing needs. *Household Growth and Characteristics* analyzes the impacts of household changes on housing needs in National City. *Employment* examines the occupational and employment resources of National City residents, as these affect the location and affordability of housing. *Housing Stock Characteristics* analyzes the availability, affordability, and condition of the City's housing. This assessment of housing needs serves as the basis for establishing appropriate goals and policies in the Housing Element to address housing issues specific to National City.

Population Growth and Characteristics

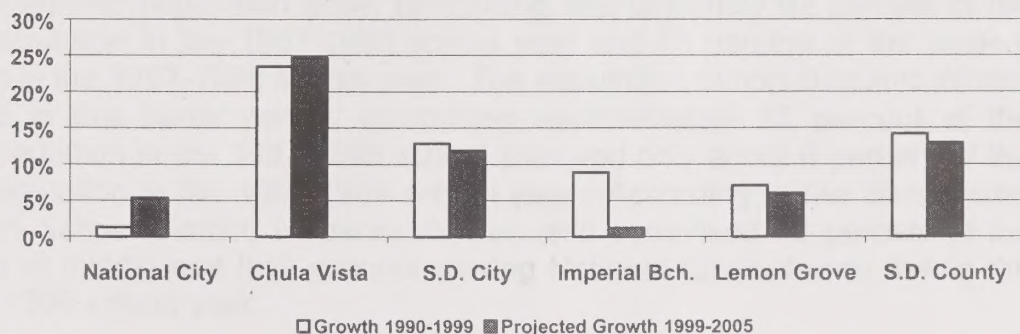
Population Growth

Population growth is one of the most important factors in determining the existing and future need for housing. National City is a developed older city within a dynamic and growing region. The City is now mostly built out, with few opportunities for residential growth other than small, infill development. The challenge the City faces is to accommodate reasonable growth while preserving and enhancing residential neighborhoods.

According to the Census, the estimated population of National City in 1990 was 54,249 persons. National City's population in 1999 was estimated at 54,961 persons by the California State Department of Finance. This represents an increase of 712 persons during the nine-year period, or a growth of only 1.3 percent. This increase represents the lowest growth within San Diego County during the same period. Figure 1 depicts population growth in National City and the surrounding areas for the 1990-1999 period, as well as projected growth for the 1999-2005 period.

As an areawide planning and coordination agency, the San Diego Association of Governments (SANDAG) provides demographic and housing information for its member cities for planning purposes. Based on SANDAG estimates, National City's population is projected to increase by 5 percent to approximately 57,950 persons by the year 2005. As indicated on Figure 1, this level of increase represents the second lowest among its surrounding communities and is significantly below the 13 percent growth for the County during the same period.

Figure 1
Population Growth 1990-1999 and 1999-2005
City of National City and Surrounding Areas



Race and Ethnicity

National City is the most ethnically diverse city in San Diego County. As indicated in Table 1, Hispanics were the most prevalent racial/ethnic group in the City in 1990, constituting about half of the population. Non-Hispanic Whites were the next most prevalent population, accounting for approximately 26 percent of the population.

Table 1
Race and Ethnicity by Person and Householder, 1990

Race/ Ethnicity	Persons		Households	
	Number	% of Total	Number	% of Total
White	14,080	26.0%	4,586	31.0%
Hispanic	26,914	49.6%	6,542	44.3%
Black	4,265	7.9%	1,170	7.9%
Asian	8,608	15.9%	2,391	16.2%
Other	382	0.7%	84	0.6%
Total	54,249	100.0%	14,773	100.0%

Source: U.S. Department of Commerce, Bureau of the Census, 1990 Census Report

National City is the only city within San Diego County with a majority Hispanic population. According to SANDAG's 1999 *Regional Housing Needs Statement (RHNS)*, Hispanics comprised approximately 53 percent of the population in 1997. In comparison, only 44 percent of the National City households were headed by Hispanics and 31 percent were headed by Whites. This reflects the typically larger household size for Hispanic households than for non-Hispanic White households.

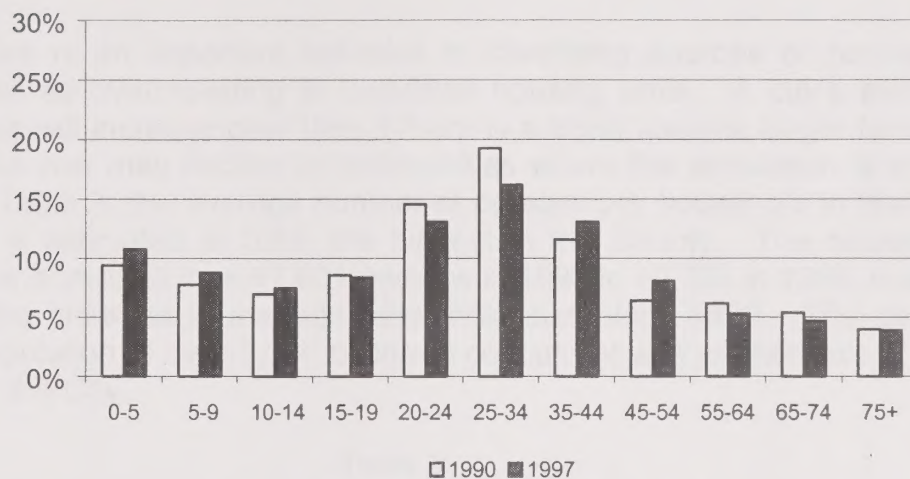
Trends in the ethnic distribution of students within the National School District also reveal a growing Hispanic population in the City. According to the California Department of Education Educational Demographics Unit, between 1987 and 1998 the Hispanic population grew, comprising approximately 62 percent of the student population in the 1987-1988 school year and 75 percent of the student population in the 1997-1998 school year. The population of non-Hispanic Whites decreased in this same period, comprising approximately 13 percent of the student population in the 1987-1988 school year and only about 6 percent of the student population in the 1997-1998 school year. According to the Sweetwater Union High School District, Hispanic children also comprised 72 percent of the enrollment at middle and high schools serving National City between during the 1997 and 1998 school year.

Age Characteristics

The age structure of a population is an important factor in evaluating housing needs and projecting the direction of future housing development. Typically, both the young adult population (20-34 years) and the elderly population (65+ years) prefer apartments, low- to moderate-cost condominiums, and smaller single-family units. Persons between 35 to 54 years usually reside in higher cost apartments and condominiums and larger single-family units because they typically have higher incomes and larger household size.

Regionwide, the median age was 32.9 in 1997. National City had the youngest median age in the County at 25.8 years. Figure 2 illustrates the age distribution of National City residents in 1990 and 1997 based on 1990 U.S. Census data and estimates provided in SANDAG's *Regional Housing Needs Statement*. In National City, teens and persons in age groups over 55 represent the smallest proportion of the total population in both 1990 and 1997. Persons between the ages of 20 and 44 represent the predominate age group in 1990 and 1997. However, the 20-24 year age group is affected by the military shipboard population, estimated at over 6,000 in 1997. Without the military, the population of the 20-24 year age group would be one of the smallest age groups in the City. However, the large population of persons in the 25-34 years range may indicate a continued need for affordable housing for first-time homebuyers.

Figure 2
Age Characteristics: 1990 & 1997



Household Growth and Characteristics

Household Growth

Information on household characteristics is an important indicator of housing needs within a community. The Census defines a household as all persons who occupy a housing unit, which may include families related through marriage or blood, unrelated individuals living together, or an individual living alone. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not included in this category. As shown in Table 2, there were 15,005 households in National City in 1999. By 2005, the number of households in the City is expected to increase by about 5 percent, compared to the expected 13 percent growth in the County.

Table 2
Number of Households
National City and Surrounding Areas

Jurisdiction	1990	1999	Est. 2005	1999-2005 % Increase
National City	14,811	15,005	15,767	5.1%
Chula Vista	47,824	55,026	67,769	23.2%
S.D. City	406,316	438,741	489,883	11.7%
Imperial Beach	9,080	9,420	9,540	1.3%
Lemon Grove	8,400	8,599	9,494	10.4%
S.D. County	887,719	962,481	1,088,688	13.1%

Source: 1990 Census, SANDAG Population and Housing Estimates, January 1, 1999, and SANDAG Regional Housing Needs Assessment, May 1999.

Household Size

Household size is an important indicator in identifying sources of population growth as well as overcrowding in individual housing units. A city's average household size will increase over time if there is a trend towards larger families. The household size may decline in communities where the population is aging. As shown in Table 3, the average number of persons per household in National City in 1999 is estimated at 3.38, the highest in the County. The household population has increased from 47,601 persons in 1990 to 50,735 in 1999, in large part due to the increase in average household size since 1990. The gain in household population of over 3,000 occurred concurrent with an increase of only 239 homes in the City.

Table 3
Average Persons Per Household: 1990 & 1999

Jurisdiction	1990	Estimated 1999
National City	3.2	3.38
Chula Vista	2.8	3.00
S.D. City	2.6	2.76
Imperial Beach	2.9	3.00
Lemon Grove	2.8	2.90
S.D. County	2.7	2.86

Source: 1990 Census and SANDAG Population and Housing Estimates, January 1, 1999.

Overcrowding

Overcrowding is another indicator of housing affordability. Unit overcrowding is caused by the combined effects of low earnings and high housing costs in a community, and reflects the inability of households to buy or rent housing which meets typical privacy standards. Typically, overcrowded households are defined as units with more than 1.0 person per room, excluding kitchens, bathrooms, hallways and porches. Severely overcrowded households are defined as those units with more than 1.5 persons per room.

According to the 1990 Census, 28 percent of all occupied housing units in National City were overcrowded. The 1990 Census also shows that 18 percent of the total owner-occupied units in National City were overcrowded, half of which were considered to be severely overcrowded. The percentage of overcrowded renter-occupied units was higher at 35 percent, including 21 percent being severely overcrowded. The incidence of overcrowding in National City was greater than that of the region. Approximately 5 percent of the owner-occupied

units and 15 percent of the renter-occupied units in the County were overcrowded in 1990. Data on current conditions of overcrowding is not available; however, based on the small increase in household size reflected by 1999 estimates, it is likely that these conditions have not substantially changed.

Household Income

An important factor related to housing affordability is household income. While upper income households have more discretionary income to spend on housing, low- and moderate-income households are more limited in the range of housing they can afford. Typically, as the income of households decreases, the incidence of overcrowding and the amount of persons occupying substandard units increase.

The State Department of Housing and Community Development (HCD) has developed the following income categories:

- Very Low Income- up to 50 percent of the County Median Family Income (MFI).
- Low Income- from 51 percent to 80 percent of the County MFI.
- Moderate Income- from 81 percent to 120 percent of the County MFI.
- Upper Income- greater than 120 percent of the County MFI.

The *Regional Housing Needs Statement* contains 1997 household income distribution data for National City. Distribution can be divided into these four income categories through interpolation, as shown in Table 4. Based on the 1997 median income of 48,600 for the County, approximately 68 percent of all households in National City fall into the very low- and low-income categories.

Table 4
1997 Household Income Distribution

Income Category	Households	% of Total
Very Low	6,698	44.6%
Low	3,478	23.2%
Moderate	2,575	17.2%
Upper	2,257	15.0%
TOTAL	15,008	100.0%

Note: 1997 Median County Income: \$48,600

Source: *Regional Housing Needs Statement*, SANDAG, May 1999.

Special Needs Groups

Certain segments of the population may have more difficulty in finding decent affordable housing due to special circumstances. In National City, these special needs groups include the elderly, disabled persons, large households, single parent/female headed households, the homeless, military personnel and college students as described in Table 5.

Table 5
Summary of Special Needs Groups

Special Needs Groups	1990 Population	% of Total Population/ Households
Elderly (65+) Persons	5,076	9.4%
Disabled Persons	4,164	7.7%
Large Households (5+ persons)	3,239	21.9%
Single-Parent/Female-Headed Household	2,663	18.0%
Homeless ¹	100	N/A
Military Personnel ²	5,897	10.9%
College Students	3,463	6.4%

¹ 1999 estimate, Regional Task Force on the Homeless.

² Residing in group quarters.

Source: 1990 U.S. Census and Regional Task Force on the Homeless.

Elderly

The limited incomes of many elderly persons make it difficult for them to find affordable housing. In addition, many of them may have physical disabilities and dependence needs that limit their selection of housing type. According to the 1990 Census, the proportion of persons age 65 and over in National City was slightly over 9 percent of the total population. Nearly half of these elderly persons were 75 years of age or over. According to the *Regional Housing Needs Statement*, this proportion decreased slightly to less than 9 percent by 1997. The City has proportionately fewer elderly than other cities in San Diego County, ranking the second lowest in the region for percentage of population over 64 years of age. Many elderly require affordable housing and/or may live in units that require rehabilitation. According to the 1993, HUD comprehensive Housing Affordability Strategy Data Book, approximately 52% of all 1990 elderly renter households experienced a housing problem such as having a housing cost more than 30 percent of their income or living in a unit with physical defects. This indicates that more rental affordability and rehabilitation assistance is needed for elderly households in the City. In comparison, only 12 percent of elderly owner households experienced housing problems. This is considerably less than the overall percentage of owner households that identified housing problems (36

percent), indicating that elderly owner households may not require as much assistance as larger families or new homebuyers.

Disabled Persons

This category covers a wide range of physical and mental disabilities. Physical disabilities can hinder access to conventional housing units, and both physical and mental disabilities can prevent persons from earning an adequate income. According to the 1990 Census, approximately 13 percent of the National City population age 16 years or older had some type of mobility or self care limitation, or work disability.

Housing opportunities for the disabled can be addressed through the provision of affordable housing that is adapted to their needs. This includes the provision of accessible units in new developments as well as encouraging housing to be located in close proximity to public transportation and services.

Large Families

Large households, defined as those with five or more persons, are often considered as a group with special housing needs due to the limited availability of adequately sized affordable housing units. Many families with limited incomes tend to double up in housing to save on costs, resulting in overcrowding and accelerated unit deterioration. According to the 1990 Census, an estimated 22 percent of the National City households had five or members in 1990.

Factors that can contribute to the large household size are large families, concentrations of ethnic groups with larger families, and economics that force sharing of units by two families or several unrelated persons. A combination of these factors is probable in National City. According to the 1990 Census, 1,086 (7 percent) of the households in National City had "sub-families," defined as couples and single parents with or without children living with relatives. It is anticipated that the need for assistance among large households will continue to grow.

Single Parent/Female-Headed Households

Single-parent families with children often require special attention due to their need for affordable childcare, health care, and housing assistance. Female-headed households with children in particular tend to have lower incomes, thus limiting housing availability for this group. According to the 1990 Census, 18 percent of the households in National City were headed by single parents. Of these single parent-headed households, 81 percent were female-headed households. More than half of the female-headed, single-parent households lived below the poverty level in 1990.

Homeless

Although the 1990 Census did not identify any homeless persons in the City in 1990, the Regional Task Force on the Homeless estimates a homeless population of 100 persons in National City in 1999. While no information is available on the characteristics of this population, region-wide, nearly 50 percent of the homeless population is estimated to have substance abuse problems and approximately 40 percent are mentally ill. Additionally, nearly 40 percent of women heading homeless families are victims of domestic violence.

In addition to those that are currently homeless, there are families at risk of becoming homeless. These include extremely low-income families and those receiving public assistance. Termination of employment or public subsidies would likely render these families homeless. As of 1998, 6,029 persons in National City, or approximately 11 percent of the population, were receiving aid from TANF (Temporary Assistance to Needy Families).

A survey conducted by SANDAG found 78 regional homeless services available in National City such as the Metropolitan Area Advisory Committee Project and the Community Food Bank of National City. The Metropolitan Area Advisory Committee Project (MAAC), located in National City, provides needs assessment, emergency food and rental assistance, case management, housing referral, and other services. The Community Food Bank of National City is another homeless service provider within the community. This organization distributes emergency food to resident and transient people. Through networking with churches and community organizations, the program also helps provide clothing, housing, job placement, job training, medical prescriptions, transportation and counseling.

However, no homeless shelter facilities exist in National City, and the City primarily refers homeless people to shelters in San Diego, mostly to one downtown shelter with 160 beds. Located within close proximity to National City, the following organizations also help serve the homeless:

- Alpha Project for the Homeless- San Diego
- Bayside Settlement House- San Diego
- Catholic Charities- San Diego
- Community Research Foundation
- County Mental Health Services- San Diego
- Resource Center- San Diego

South Bay Community Services is also in the process of completing the Victorian Heights project, which will provide eight transitional housing units for victims of domestic violence and their families. It is anticipated that these eight units will be completed by September 2000.

Military Personnel

Often, lower incomes and an uncertain length of residency affect the housing needs of military personnel. Although a large percentage of National City's work force is employed by the military, no military housing is provided in the City. According to the *Regional Housing Needs Statement*, 3,391 military personnel resided in group quarters on ships in 1995. This is a decrease from the 1990 population of 5,897 military personnel residing in group quarters. This decrease is related to some of the ships being out at sea at the time of the estimate as no base closure activity has occurred in the City.

College Students

The college student population in the area is another significant factor affecting housing demand. Typically, students are low income and are therefore impacted by a lack of affordable housing. In addition, the provision of housing to recent graduates is critical to the local and regional economies. Recent graduates provide a specialized pool of skilled labor that is vital to the economy. Lack of affordable housing often leads to their departure from the region. The 1990 Census reported a college student population of 3,463 for National City, or approximately 6 percent of the population.

Regionwide, approximately 10 percent of the residents were enrolled in college in 1990. San Diego State University, the largest university in the region, has an enrollment of 30,000 students, but only provides on-campus housing for less than 10 percent of its students. Other smaller universities and colleges in the region also have similar housing shortages.

In addition to the San Diego State University campus and the Southwestern College campus, the National City Higher Education Center, located in National City and operated by Southwestern College and San Diego State University, currently serves approximately 1,600 students. As this existing Higher Education Center nears maximum capacity, a new and expanded Education Center to serve a maximum enrollment of between 7,000 and 10,000 students has been proposed adjacent to the current Education Center. Although this Education Center could serve a total enrollment of 7,000 to 10,000 students per semester, it is anticipated that the maximum number of students that would be on the campus at one time would be about 3,000. Despite the number of students that this new Education Village is anticipated to serve, no student housing is anticipated to be developed in conjunction with the facility. This will create an even greater demand for affordable housing for students.

Employment

During the early 1990s, the National City economy was greatly affected by the economic recession experienced in many California communities. According to the *Regional Housing Needs Statement*, there were 31,023 persons employed in National City in 1990, but only 26,451 in 1995, representing a 15 percent decrease in employment in the City. This was the greatest decrease in employment in the County during the 1990-1995 period. Countywide, employment declined less than one percent during the same period.

The economic base of National City is predominately service and retail trade oriented. Compared to the County, National City had a larger proportion of retail and service oriented jobs. These jobs tend to pay lower wages than other industries, generating a demand for affordable housing. Table 6 shows the distribution of employment by industry for National City and the County in 1995.

Table 6
Employment by Industry: 1995
National City and County

Industry	National City % of Total	County % of Total
Agriculture	0.0%	1.0%
Construction	3.4%	4.0%
Manufacturing	8.6%	10.5%
Transportation/Communication	2.3%	3.4%
Wholesale Trade	4.9%	3.9%
Retail Trade	26.6%	17.1%
Finance	4.1%	5.1%
Services	22.9%	28.6%
Government/Military	27.2%	26.4%
TOTAL	100.0%	100.0%

Source: *Regional Housing Needs Statement*, SANDAG, May 1999.

Housing Stock Characteristics

Housing Growth

National City is an older community with virtually all of its residential land already developed. As indicated in Table 7, there were an estimated 15,482 housing units in National City in 1999. Between 1990 and 1999, only 239 housing units

were added to the City's housing stock. This is an increase of 2 percent compared to an increase of 7 percent for the County. As shown in Table 7, the housing stock in National City is projected to increase by 3 percent from 1999-2004, among the slower-growing communities within the region.

Table 7
Total Housing Units
National City and Surrounding Areas

Jurisdiction	1990	Estimated 1999	Estimated 2004	1999-2004 % Increase
National City	15,243	15,482	15,987	3.3%
Chula Vista	49,849	57,344	69,456	21.1%
S.D. City	431,722	466,258	510,645	9.5%
Imperial Beach	9,525	9,882	10,002	1.2%
Lemon Grove	8,638	8,855	9,472	7.0%
S.D. County	946,240	1,026,142	1,135,240	10.6%

Sources: 1990 U.S. Census and May 1999 SANDAG Draft Regional Housing Needs Statement.

Housing Type and Tenure

Between 1990 and 1999, housing growth in National City has been primarily characterized by infill development of multi-family housing of five units or more and single family-attached units. As indicated in Table 8, there was very little change in the housing mix from 1990 to 1999, with multi-family units increasing by 158 units or approximately 3 percent, slightly more than single family units at about 2 percent. Mobile home units decreased by 11 percent from 424 to 378 units.

According to the California State Department of Finance, National City's housing stock in 1999 was rather evenly split between single-family and multi-family units. Single-family units, detached and attached, comprised 50 percent of the housing stock in the City. Multi-family units constituted 47 percent of the housing stock, with mobile homes comprising approximately 2 percent.

The 1990 Census indicated that of the City's 14,773 occupied housing units, 5,239 (35.5 percent) were occupied by owners and the remaining 9,534 units (64.5 percent) were renter-occupied. The Census also reported a Citywide owner occupancy rate of only 60 percent for single-family dwellings, indicating that a large portion of the single-family homes are used as rentals. However, these statistics are largely affected by the fact that the Census defines townhouse apartments, condominiums and single-family homes that share one lot with another single-family home as single-family homes. These types of dwellings, particularly, when there is more than one per lot, are often rented. According to the National City Planning Department, when considering lots in

National City that contain only one single-family home, the percentage of owner-occupied units increases to nearly 78 percent.

Table 8
Housing Type

Housing Units	1990	1999	Change 1990-1999
Single-Family Attached	1,092	1,094	2
Single-Family Detached	6,577	6,695	118
Multi-Family, 2-4 Units	1,732	1,739	7
Multi-Family 5+ Units	5,418	5,576	158
Mobile Homes	424	378	(46)
TOTAL	15,243	15,482	239

Source: 1990 Census and California State Department of Finance.

Age and Housing Stock Condition

Age of housing is an important characteristic of supply because it is often an indicator of housing condition. Many federal and state programs use age of housing as one factor to determine housing rehabilitation needs. Table 9 illustrates the period in which housing units were built in National City. Housing growth began to slow during the 1980s, reflecting the limited remaining land available for development. Approximately 12 percent of the total housing stock was built after 1980.

Table 9
Age of Housing Stock: 1999

Year Built	Number of Units	% of Total
1939 or Earlier	1,876	12.1%
1940-1949	2,050	13.2%
1950-1959	3,127	20.2%
1960-1969	3,062	19.8%
1970-1979	3,493	22.6%
1980-1990(March)	1,635	10.6%
1990-1999 estimate	239	1.5%
TOTAL	15,482	100.0%

Sources: 1990 Census and California Department of Finance Housing Estimates, 1-1-99.

The accepted age standard for a housing unit requiring major rehabilitation is 30 years or older. In 1999, more than 65 percent of National City's housing stock will be over 30 years old. The age of the City's housing stock indicates the

potential need for rehabilitation and continued maintenance for a significant portion of the City's housing.

The western portions of the City contain the oldest supply of housing, with the median age of the housing stock ranging from 46 to 60 years old. These parts of the City may have a significant portion of their housing stock in need of rehabilitation. Infrastructure improvements may also be required in the older portions of the City where public improvements may be outdated and substandard.

Ownership Housing Costs and Affordability

Recent information on housing prices was obtained from the *San Diego Union-Tribune* and is presented in Table 10. The data includes sales of new and existing detached single-family homes and condominiums by homebuilders, real estate agents and homeowners. It should be noted that this data is updated monthly and depending on market changes and the time of the year, housing prices can fluctuate dramatically between monthly data collection.

The price for a single-family home in National City in April 1999 ranged from a low of \$77,500 to a high of \$172,000. As illustrated in Table 10, the median selling price for single-family homes in April 1999 for National City was \$137,000. This represents an increase of approximately 10 percent over the 1998 median selling price of \$125,000. However, as the market fluctuates and depending upon the month of the year, home prices change cost, indicating that an In comparison, the median selling price countywide for single-family homes only increased by approximately 3 percent, from \$200,000 in 1998 to \$205,000 in April 1999. However, National City's median selling price for a single-family home in April 1999 is nearly \$70,000 less than the median single-family home price countywide and is the lowest of the surrounding communities.

Housing affordability is dependent upon income and housing costs. According to the HUD income guidelines for 1999, the median family income (MFI) in San Diego County is \$52,500. Based on this median income, the following income limits for a four-person household can be established:

- Very Low Income household (31-50 percent MFI)- earns up to \$26,250
- Low Income household (51-80 percent MFI)- earns up to \$42,000
- Moderate Income household (81-120 percent MFI)- earns up to \$63,000

Assuming that the potential homebuyer within each income group has sufficient credit, downpayment (10 percent) and closing costs (3 percent), and maintains affordable housing expenses (i.e., spends no more than 30 percent of their income on the mortgage, taxes and insurance), the maximum affordable home prices can be determined. Table 11 demonstrates the purchasing power of the

income groups defined above. Given that the median home price in National City was \$137,000 in April 1999, homeownership is beyond the reach of most Very Low Income households. However, due to the range of housing as low as \$77,500, more homeownership opportunities are provided in National City, than in many other cities in the region. In addition, Low and Very Low Income households may be able to afford small size ownership units, primarily townhomes and condominiums.

Table 10
Median Home Prices: April 1999
National City and Surrounding Areas

Single-Family Homes	Price Range (Low/High)	Median Price	# Sold	% Change in Median Price Since 1998
National City	\$77,500/172,000	\$137,000	25	9.6%
Chula Vista	\$80,000/395,000	\$185,000	27	10.6%
Imperial Beach	\$110,000/225,000	\$165,00	15	20.4%
Lemon Grove	\$112,000/1,190,000	\$150,000	28	14.5%
SD County	---	\$205,000	2,839	2.5%
Condominium	Price Range (Low/High)	Median Price	# Sold	% Change in Median Price Since 1998
National City	\$61,000/86,500	\$83,000	3	-27.2%
Chula Vista	\$73,500/250,000	\$154,500	51	18.9%
Imperial Beach	\$150,000/250,000	\$160,000	5	9.6%
Lemon Grove	\$124,000	\$124,000	2	44.2%
SD County	---	\$147,000	1,259	0.3%

Source: San Diego Union-Tribune

Table 11
Affordable Housing Costs by Income Category

Income Group	Median Income	Monthly Affordable Housing Cost	Property, Taxes, Home-owner's Insurance	Affordable Mortgage Payment	Max. Affordable 30-Year Mortgage	Max. Affordable Home Price
Very Low	\$26,250	\$656	\$150	\$506	\$76,093	\$84,548
Low	\$42,000	\$1,050	\$200	\$850	\$127,761	\$141,957
Moderate	\$63,000	\$1,575	\$200	\$1,375	\$206,673	\$229,637

Note: Calculation of affordable mortgage and home price based on a 7 percent interest rate, 10 percent downpayment, and Area Median Family Income of \$52,500 for 1999.

Rental Housing

Current rental rate information for apartment and townhome complexes with more than 100 units was obtained from *RealFacts*, a data services agency specializing in collecting rental data for communities across California. A total of 6 multi-family complexes with more than 100 units can be found in National City. In addition, the *Regional Housing Needs Statement* also provides average rental rate for apartment units (see Table 12).

The majority of rental housing units available in National City are one- and two-bedroom units. According to *RealFacts*, for complexes with more than 100 units, the average rent is \$498 for a one-bedroom and \$609 for a two-bedroom unit. Average rents for all apartment units in National City, except three-bedroom units, are estimated by SANDAG at lower rates, as shown in Table 12.

Table 12
Current Rental Rates: 1999

Unit Type and Size	Complexes with 100+ Units		Average Rent For All Units
	No. of Units	Average Rent	
Studio	14	\$410	\$398
1-bedroom	425	\$498	\$435
2-bedroom	390	\$623	\$574
3-bedroom	96	\$710	\$737
TOTAL	925	\$558	\$536

Sources: *RealFacts* - complexes with 100+ units; SANDAG *Regional Housing Needs Statement* – all units

Based on the income limits shown in Table 11, a Very Low Income household can afford to pay up to \$656 in monthly rents, whereas a Low Income household can afford to pay up to \$1,050 monthly. While Low Income households are able to afford monthly rent on all units, including three-bedroom units, Very Low Income households are able to afford studios, one- and two-bedroom apartments. Based on the average rent for all three bedroom units in the City, three-bedroom units are typically not affordable to Very Low Income households, and the availability of three-bedroom units is limited.



3.0 Assisted Housing Units at Risk of Converting to Market Rate

The State Housing Element law requires cities to prepare an inventory including all assisted multi-family rental units which are eligible to convert to non-low-income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions. Under the State Housing Element law, the inventory is required to cover a ten-year evaluation period following the statutory due date of the Housing Element (July 1, 1999). Thus, this at-risk housing analysis covers the period from July 1, 1999 through June 30, 2009.

Table 13 provides an inventory of assisted multi-family housing stock by various government assistance programs. This inventory includes all multi-family rental units assisted under federal, state, and/or other local programs, including HUD programs, state and local bond programs, redevelopment programs, and local density bonus, or direct assistance programs.

At-Risk Housing Conversion Potential

The three projects identified as at-risk between July 1, 1999 and June 30, 2009 in Table 13 are considered at-risk for two reasons: 1) the expiring Section 8 contracts; and 2) the prepayment eligibility of HUD-insured mortgage loans.

1. Project-Based Section 8 Contracts

The *Multifamily Assisted Housing Reform and Affordability Act* of 1997 addresses expiring Section 8 contracts. The act provides authority to HUD to operate a "mark-up-to-market" program to reduce over-subsidized Section 8 contracts, restructure project financing, and provide funds for rehabilitation needs. The bill also includes tax legislation to ensure that adverse tax consequences do not deter owners from participating in the program. In exchange for favorable tax treatment, owners would preserve units at rents affordable to low and moderate income households. Eligible projects include FHA-insured projects (e.g., Section 236(j)(1)) receiving Section 8 project-based assistance for some or all units, where rents exceed market rents.

Typically, Project-based Section 8 units that have above market rents are not considered at risk because they are eligible to participate in the mark-to-market

program, which the owners are more likely to find more financially beneficial. The units really at risk are those with Section 8 rents below comparable market rents.

Table 13
Assisted Housing Unit Inventory and At Risk Status

Project	Total Project Units	Program	Length of Affordability Controls	Earliest Conversion Date ¹	# of Units At Risk	Rent/ FMR ²
At Risk Between July 1, 1999 and June 30, 2009						
Granger Apartments 2700 E. 8 th	180	Section 236(j)(1)	40-year mortgage, 20-year prepayment option	5/1/1991	180	
		Section 8	Annual review	7/31/2000	91	91%
		Section 8	Annual review	5/31/2000	72	91%
Inter City Manor 2101 L Ave.	80	Section 236(j)(1)	40-year mortgage; 20-year prepayment option	11/1/1992	80	
		Section 8	Annual review	7/31/2000	47	86%
		Section 8	Annual review	5/31/2000	32	86%
Plaza Manor 2721 E. Plaza Blvd.	372	Section 236(j)(1)	40-year mortgage; 20-year prepayment option	11/1/1992	372	
		Section 8	Annual review	9/30/2000	224	86%
		Section 8	Annual review	8/31/2000	148	86%
At Risk After June 30, 2009						
Morgan-Kimball Towers 1317 D Ave.	300	Section 231	40-year mortgage	6/19/2019	300	
		Section 8	annual review		300	80%
TELACU South Bay Manor 650 E. 14 th	76	Section 202/811	40-year mortgage	8/31/2015	76	n/a
Park Villa	260	Deed restriction	55-year mortgage		260	n/a
Q Avenue	132	HOME funds	Not applicable due to non-profit ownership	Not applicable	132	n/a
National City Park Apts. 1 & 2 2323 D Avenue	#1–216 #2-240	221d(3)	Not applicable due to non-profit ownership	Not applicable	456	n/a

Source: City of National City, 1999.

1. Section 236(j)(1) projects carry a 40-year mortgage with an option to prepay the remaining mortgage after 20 years and opt out of low-income use control. The earliest conversion date refers to when the prepayment option first becomes available.
2. Rent/FMR = contract rent compares with Fair Market Rent.

A total of 614 units in Granger Apartments, Inter City Manor, and Plaza Manor in National City maintain Section 8 contracts with HUD. These are one-year contracts requiring renewal annually. As part of the Federal 1997 Balanced Budget Agreement, full funding has been committed to provide for annual renewal of all expiring Section 8 contracts from FYs 1998 through 2002. In the short-run, the affordability of the Section 8 subsidized units would most likely be preserved. In the long run, because these units are renting below Fair Market rents and therefore are not eligible to participate in the mark-to-market program, long-term affordability controls on the units may be lost.

Furthermore, even if federal Section 8 funding is available, the project owners may still decide to discontinue low-income use of the buildings by prepaying the remaining HUD-insured mortgage (see discussion under *Prepayment Eligible Projects*). After prepayment, there may not be any incentive for the property owners to renew the expiring Section 8 contracts.

Section 8 assistance on Morgan-Kimball Towers apartments and the TELACU South Bay Manor are not due to expire until after 2009. These projects are not analyzed in this Housing Element cycle.

2. Prepayment Eligible Projects

Granger Apartments, Inter City Manor, and Plaza Manor apartments are projects subsidized under the HUD Section 236 (j)(1) program. This program offers property owners reduced-interest loans. In exchange for preferential financing, the projects are subject to low-income use restriction with the option to prepay the remaining loans 20 years later and opt out of affordability controls.

Prepayment of Section 236 loans was regulated by the Low-Income Housing Preservation and Resident Home ownership Act (LIHPRHA). LIHPRHA offered additional financial incentives for property owners in exchange for an extended commitment to maintaining the projects as affordable housing. However, LIHPRHA ended in 1996, and property owners can now prepay the remaining mortgage loans and opt out of affordability controls at any time once the project is eligible for the 20-year prepayment option. Table 13 shows the date when the prepayment option first becomes available for each Section 236 (j)(1) project.

Under HUD regulations, the property owners are required to provide a six-month notice to tenants prior to opting out. The 1998 California Legislature passed AB 1701, requiring a nine-month notice to tenants. Nevertheless, since there are no longer any regulations governing the prepayment process of these projects, they are considered at risk. A total of 632 units in these projects are at risk of opting out of the long-term low-income use restrictions.

However, unless some form of mortgage assistance is available to the non-profit organizations, rental income alone from the low-income tenants would not likely be adequate to cover the mortgage payment, and rental subsidy would be required.

Purchase of Affordability Covenant: Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners to maintain the projects as low-income housing. Incentives could include writing down the interest rate on the remaining loan balance, and/or supplementing the Section 8 subsidy amount received to market levels.

To purchase an affordability covenant on these projects, an incentive package should include interest subsidies at below the current HUD-issued loan interest rate and below what the property owners can obtain in the open market. To enhance the attractiveness of the incentive package, the interest subsidies may need to be combined with rent subsidies that supplement the Section 8 rent to market levels.

Rent Subsidy: A total of 614 units in the four at-risk projects currently maintain Section 8 contracts that are due to expire within the time frame of this Housing Element. Should annual renewal of project based Section 8 contracts become unavailable in the future, tenant-based rent subsidies such as Section 8 vouchers and certificates may be used to preserve the affordability of housing.

Under the HUD Section 8 program, assistance is only available to very low-income households (up to 50 percent of the County Median Family Income). Thus the discrepancy between the Fair Market Rent for a unit and the housing cost affordable to a very low-income household is used to estimate the amount of rent subsidy required for that unit. Table 15 estimates the rent subsidies required to preserve the affordability of the existing Section 8 units to very low-income households. Based on the estimates and assumptions shown in this table, approximately \$783,000 in rent subsidies would be required annually. Should the project-based section 8 program be discontinued by HUD, Section 8 vouchers and certificates administered by the City may be used to provide rent subsidies for the tenants.

The FY 1998 federal budget provided significant funding increases for HUD, including increases for the Section 8 voucher and certificate programs. The City of National City will support continued Section 8 rent subsidies to assist very low income households.

Table 15
Rent Subsidies Required

Section 8 Units	Granger Apartments	Inter City Manor	Plaza Manor	Total
Studio	0	0	84	84
1-bedroom	150	79	56	285
2-bedroom	13	0	168	181
3-bedroom	0	0	64	64
TOTAL	163	79	372	614
Total Monthly Rent Income Supported by Affordable Housing Cost of Very Low Income Households	\$86,433	\$41,475	\$212,704	\$340,612
Total Monthly Rent Allowed by Fair Market Rents	\$96,927	\$46,057	\$262,856	\$405,840
Total Annual Subsidies Required	\$125,928	\$54,984	\$601,824	\$782,736
Average Annual Subsidy per Unit	\$1,275			
Average Monthly Subsidy per Unit	\$106			

Notes:

1. Unit mix of Section 8 Units based on proportions in entire project.
2. A Studio unit is assumed to be occupied by a 1-person household, a 1-bedroom by a 2-person household, a 2-bedroom by a 3-person household, and a 3-bedroom by a 5-person household.
3. Based on 1999 Median Family Income in San Diego County, affordable monthly housing cost for a 1-person very low income household (Studio) is \$460, for a 2-person very low income household (1-bedroom) is \$525, for a 3-person very low income household (2-bedroom) is \$591, and 5-person very low income household (3-bedroom) is \$709.
4. 1999 Fair Market Rents in San Diego County is \$510 for a studio, \$583 for a 1-bedroom, \$729 for a 2-bedroom, and \$1014 for a 3-bedroom.

2. Replacement Costs

The cost of developing new housing depends on a variety of factors such as density, size of units, location, and related land costs, and type of construction. Based on discussions with a major local developer, average development cost of multi-family rental housing is approximately \$70,000 for a studio, \$74,000 for a one bedroom unit, \$81,000 for a two-bedroom unit, and \$88,800 for a three-bedroom unit. These cost estimates include land, construction, permits, on- and off-site improvements and other costs. To replace the 632 units in the three at-risk projects would therefore require approximately \$55,072,000.

3. Cost Comparison

The cost to build new housing to replace the 632 at-risk units is high, with an estimated total cost of \$55 million. This cost is substantially higher than the cost to preserve the units by transferring ownership, which is estimated at approximately \$23 million. Use of other forms of rent subsidies to replace Section 8 assistance does not ensure long-term unit affordability. The cost associated with rent subsidies is also high, requiring approximately \$783,000 annually.



4.0 Constraints on Housing Production

Constraints to the provision of adequate and affordable housing are posed by market, governmental, infrastructure and environmental factors. These constraints may result in housing that is not affordable to low and moderate income households, or may render residential construction economically infeasible for developers.

Market Constraints

Construction and Land Costs

A major cost associated with building a new house is the cost of building materials, which can comprise up to 50 percent of the sales price of a home. Construction cost for wood frame single-family construction of average to good quality ranges from \$50 to \$70 per square foot, while custom homes and units with extra amenities run somewhat higher. Cost for wood frame, multi-family construction average about \$50 per square foot, excluding parking.

The limited supply of residentially designated land in National City has accounted for increases in land costs. National City has very little vacant land remaining for residential or other development. According to the Community Development Commission, residential land in the developed parts of National City averages between approximately \$30,000 and \$35,000 per lot, and construction cost including materials, labor and profit is about \$85 per square foot. According to these estimates, a 1,200 square foot home on a single-family lot could be constructed for approximately \$137,000, which is affordable to low-income households.

Higher density zoning could reduce the cost per unit of land, but land zoned for higher densities commands a higher market price. According to a developer active in San Diego County, multi-family residential land is about \$20,000 per unit.

Although land costs are affordable in National City compared to other cities and are not considered a constraint to the development of affordable housing, the City generally lacks contiguous parcels of land large enough for large-scale

residential development. Thus, large tract home projects that draw developers to cities are not likely to occur in National City. Because the construction industry trends toward large development projects and not small infill projects like those that could occur in National City, the lack of available land for a large-scale residential project is a major constraint to attracting residential developers to National City.

Availability of Mortgage and Rehabilitation Financing

Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender and race of loan applicants. In 1997, a total of 204 households applied for conventional mortgage loans to purchase homes in National City. Approximately 56 percent were originated (approved by lenders and accepted by applicants) and 24 percent were denied, with the remaining 20 percent of the applications withdrawn, closed for incompleteness, or not accepted by the applicants (see Table 16). Countywide, the loan origination rate was at 68 percent and the loan denial rate was only 14 percent.

Many National City residents, however, received Federal Housing Administration (FHA) backed home improvement loans. The origination rate for FHA backed home improvement loans for National City residents was 78 percent in 1997, with a denial rate of only 7 percent.

Overall, home improvement loans have lower approval rates. In 1997, 131 households in National City applied for conventional home improvement loans and only 42 were approved, indicating the continued need for City assistance in providing rehabilitation loans. Government backed loans had an even lower origination rate.

Table 16
Disposition of Conventional Loan Applications: 1997

Applicant Income	Home Purchase Loans				Home Improvement Loans			
	Total Appl'ns	% Originated	% Denied	% Other	Total Appl'ns	% Originated	% Denied	% Other
Low Income (<80% MFI)	104	57%	22%	21%	56	30%	55%	15%
Moderate Income (80—119% MFI)	46	59%	22%	19%	40	33%	45%	22%
Upper Income (≥ 120% MFI)	47	57%	21%	22%	35	34%	52%	14%
Not available	7	14%	72%	14%	0	n/a	n/a	n/a
TOTAL	204	56%	24%	20%	131	32%	51%	17%

Source: Home Mortgage Disclosure Act (HMDA) data for 1997. Tabulated with Centrax software.

Governmental Constraints

Actions by the City can have an impact on the price and availability of housing in the City. Land use controls, site improvement requirements, building codes, fees and other local programs that improve the overall quality of housing may serve as a constraint to housing development. The following public policies can affect overall housing availability, adequacy, and affordability.

Land Use Controls

The Land Use Element of the National City General Plan and corresponding zoning districts provide for a full range of residential types and densities dispersed throughout the City. The current Land Use Element has designated 1,521 acres (44.2 percent) of the City's total land inventory for residential uses including single-family homes, multi-family units, mobile homes and group quarters. Residential densities in National City cover a wide spectrum, including the following categories:

- Single-Family Estate (RS-E)- (1 dwelling unit per acre)
- Single Family Large Lot (RS-1)- (4.3 dwelling units per acre)
- Single Family Small Lot (RS-2)- (8.7 dwelling units per acre)
- Single Family Extendible (RS-3)- (8.7 dwelling units per acre, also allows continued existence of multi-family units)
- Two-Family (RT)- (17.4 dwelling units per acre)
- Multi-Family Extendable (RM-1)- (22.9 dwelling units per acre)
- Multi-Family Limited (RM-2)- (regulates existing large-scale multiple-family complexes and allows their continued presence)
- Senior Citizen Housing (RM-3)- (number of units determined by a planned development permit)
- Mobile Home Park (RMH)- (number of units determined by health and safety code)

Additionally, residential uses are also permitted in the Commercial Tourist, Commercial Limited, and Commercial General zones. Single-family units are allowed in these zones by right, whereas two-family and multi-family developments are permitted subject to a conditional use permit. Multi-family residential uses in commercial zones can achieve a maximum density of 22.9 units per acre.

The National City General Plan also provides opportunities for residential uses in one light manufacturing area of the City. This area currently contains a mix of uses. The Light Manufacturing/Residential land use category allows single-family homes to be constructed on vacant lots. New industrial uses may be allowed next to residential dwelling units per the conditional use permit process.

Overall, land use controls in National City do not place any constraint on housing development. National City's lack of vacant land is its primary constraint to accommodating future growth. A discussion and analysis of the vacant residential sites in the City is provided on page 41 of this Element.

Residential Development Standards

National City's residential development standards are summarized in Table 17. In addition to the standards depicted in Table 17, the City has minimum building floor area requirements. These minimum floor area requirements are standard requirements and similar to other jurisdiction's building requirements. These residential development standards are not viewed as a constraint to housing development by local developers. The City periodically reviews and revises its development standards to ensure the orderly development of land uses and improve the physical quality of the environment. The City does not have any growth control measures in place.

1. Open Space Requirements

The City of National City requires that apartment projects and development in the Single-Family Extendible zone provide usable open space such as common areas and recreational areas. Common areas and recreation areas may be covered and may include such uses as patios and swimming pools. The minimum open space square footage that must be provided varies on the unit size and type. These are typical zoning requirements and are not considered excessive.

2. Off-Street Parking Requirements

National City contains parking requirements based on zone. The minimum parking requirements are as depicted in Table 17. Overall, National City's parking requirements are typical zoning requirements and are not considered excessive.

3. Local Coastal Program

A small portion of National City falls within the coastal zone. Generally bounded by San Diego Bay, U.S. Navy facilities and San Diego U.P.D. marine terminal on the west and the Interstate 5 freeway on the east, the area contains heavy industrial uses related to the marine terminal, as well as railroad and trolley lines, commercial uses and wetlands.

There is no residential zoning in the City's coastal zone. The *National City Local Coastal Program* neither encourages nor provides for residential use in the area. However, there are a few non-conforming units in the area.

Table 17
Residential Development Standards

Zone	Front Yard (Feet)	Side Yard (Feet)	Rear Yard (Feet)	Rear Yard Abutting Alley or Public Park	Lot Area (sq. ft.)	Usable Open Space Required	Off-Street Parking Requirements ^A
Single-Family Estate	25	5	25	20	43,560	--	Private parking for a minimum of 2 cars
Single-Family Large Lot	25	5	25	20	10,000	--	Private parking for a minimum of 2 cars
Single-Family Small Lot	20	5	25	20	5,000	--	2 spaces per unit
Single-Family Extendible	20	5	5	5	5,000	20 feet adjacent to each unit.	2 spaces per unit
Two-Family	15	5	10	5	5,000	--	1.5 spaces per unit
Multi-Family Extendible	20	5	5	5	5,000	400 to 800 square feet per bedroom	1.3 spaces per 1-bedroom, 1.5 spaces per 2-bedroom or larger unit. ¹
Multi-Family Limited	20	5	5	5	5,000	400 to 800 square feet per bedroom	1.3 spaces per 1-bedroom, 1.5 spaces per 2-bedroom or larger unit. ^B
Senior Citizen Housing	Varies per Planned Development Permit						
Mobile Home Park	25	10	Varies per State Health and Safety Code Section 18000				2 spaces per unit

Source: National City Land Use Code

-- = not applicable

A Condos in any zone are required to provide 2 parking spaces per unit, plus guest parking as required for multiple family.

B Conveniently located guest parking of ½ space per unit for 20 units or less, plus ¼ space for each unit over 20 also required. Half of the required guest parking spaces may include parallel curb parking spaces on dedicated public streets contiguous to the site.

Building Codes/Enforcement

The City has adopted the Uniform Building Code. The code is considered to be the minimum necessary to protect public health, safety, and welfare. City Building Inspection personnel enforce the code.

Property Conservation and Community Appearance Code

National City has adopted a Property Conservation and Community Appearance code. The purpose of the code is to provide for the systematic and orderly regulation of activities affecting the usefulness, quality appearance and living environment of the community. The Property Conservation and Community Appearance code serves to preserve and enhance residential neighborhoods. City code enforcement officers enforce the code. It is not considered by the development community as a barrier to housing development.

Design Guidelines

The City's Design Guidelines encourage the upgrading of residential neighborhoods by providing a guide for integrating new residential projects and additions into the existing context of the neighborhood. Guidelines for multiple family infill projects address architectural considerations, site design considerations, and screening of storage and equipment areas. Guidelines for single-family infill projects address architectural considerations and site design considerations.

Although additional design details may be needed for projects to satisfy the Design Guidelines, they do not result in high cost projects. In fact, the City's Design Guidelines may be considered to reduce rather than increase development costs by assisting the design review process. Additionally, the Design Guidelines authorize exceptions for hardships that could result from their application.

Development and Planning Fees

High development costs may constrain the implementation of affordable housing projects. Typically, the cost to develop raw land is significantly increased by various regulations and fees local governments impose on developers. A study of the construction industry federation of San Diego County estimates that raw land and improvement costs comprise approximately 35 percent of the total development cost of a single-family detached dwelling. National City is a fully urbanized community and development fees associated with housing are considerably lower than those where improvement of raw land is required.

The *Regional Housing Needs Statement* by SANDAG compares the per square foot development fees for a prototype project. As shown in Table 18, National City has among the lowest per square footage development fees when compared to surrounding communities. This is mainly due to the fact that most of the significant infrastructure required to serve developments is already in place in the City and extensive outlay for capital projects is not required from the developer prior to construction.

As part of the development process, National City charges various fees and assessments to cover the cost of processing permits and providing certain services and utilities. Table 19 summarizes the City's specific planning fee requirements for residential development. These planning fees, which are not included in the prototype costs in Table 18, are similar to other jurisdiction's planning fees.

Table 18
Residential Development Fees Per Prototype

Jurisdiction	Development Fees Per Prototype (sq. ft.)
National City	\$4.62
Chula Vista	\$10.90
City of San Diego	Not provided by SANDAG
Imperial Beach	\$6.40
Lemon Grove	\$2.52

Source: Fees from 1998, 1999 Draft Regional Housing Needs Statement, SANDAG.

Local Processing and Permit Procedures

Excessive permit processing times may potentially increase development costs. The slow rate of development within the City relative to the region allows for relatively rapid processing of permit applications. In addition, the City has formed the Development Services Group to provide coordinated review by the City's Building, Engineering, Planning, Fire, and Police Departments, with a single location to submit applications and obtain information. The following describes typical time requirements for project processing in National City:

- Site Plan Review -10 to 21 days
- Discretionary Reviews Requiring Planning Commission and Council Approval (i.e., conditional use permits and variances) - 60 to 90 days.
- Zone Change - 60 to 90 days
- Tentative Parcel Map - 60 to 90 days

Table 19
Planning Fees for National City

Development Process	Related Fee
Planning and Zoning	
Code Amendment	\$1,480
Conditional Use Permit	1,250
General/Specific Plan Amendment	\$1,750
Request to Initiate General/Specific Plan Amendment	\$425
Variance	\$600
Zone Change	\$1,800
Subdivisions	
Planned Development Permit	\$1,150
Planned Unit Development	\$1,250
Preliminary Site Plan Review	\$400
Subdivision	\$1,500
Tentative Parcel Map	\$1,100
Miscellaneous Charges for Current Services	
Approval of Plans	\$750
Environmental Impact Report	\$3,000
Initial Study/Environmental Assessment	\$350

Source: National City Planning Department, 1999.

Because the City's Development Services Group coordinates all departments involved in project review, deficiencies are more quickly ascertained and overall processing approval time is kept to a minimum.

Provisions for a Variety of Housing Types

Housing Element law specifies that jurisdictions must identify adequate sites made available through appropriate zoning and development standards to encourage the development of a variety of housing types for all income levels, including multi-family rental housing, factory built housing, mobile homes, emergency shelters, and transitional housing. The following describes the City's provisions for these types of housing.

1. Multi-Family Rental Housing

Nearly half of the housing in National City is multiple-family housing. The City's zoning ordinance provides for multiple-family units in the following zones: Two-Family (RT), Multi-Family Extendable (RM-1), Multi-Family Limited (RM-2), Senior Citizen Housing (RM-3), Commercial Tourist (CT), Commercial Limited (CL), and Commercial General (CG).

2. Mobile Homes

The Mobile Home Park (RMH) zone provides for mobile home parks, the number of units allowed governed by the State Health and Safety Code Section 18,000 et. seq. Mobile homes must be certified according to the National Manufactured Housing Construction and Safety Standards Act of 1974, and can not have been altered in violation of applicable codes. These units must be installed on a permanent foundation in compliance with all applicable building regulations and Title 25 of the California Health and Safety Code.

3. Second Units

The City's Land Use Code allows for second dwelling units in the RS-3 zone and in other zones provided they comply with the development standards of that zone. State law otherwise provides for approval of second units for existing single-family residences where ordinances have not been adopted to specify the provision of second units.

4. Transitional Housing and Emergency Shelters

The City's Land Use Code allows residential care homes serving six or fewer persons in all residential zones. Small homes for battered women serving six or fewer persons are allowed by right in any single-family residence. Larger homes for battered women serving seven to twelve persons may be permitted in any zone allowing single-family residential land uses and within a single-family residence upon issuance by the Planning Director of a home for battered women permit. Large homes for battered women serving thirteen or more persons may be allowed by conditional use permit in any institutional zone, any zone allowing single-family residential land uses and any commercial zone except CA (commercial automotive). Other types of group care facilities including community care facilities and residential care homes, are allowed by right in any institutional zone and by conditional use permit in any commercial zone except CA. The City's Land Use Code does not currently address emergency shelter. As discussed in Program 18 in Section 7.0 of this Housing Element, the City is currently reviewing a proposed Land Use Code amendment for transitional housing in the Multi-Family residential zone.

Article 34 of the California Constitution

Article 34 was enacted in 1950. It requires that low-rent housing projects developed, constructed, or acquired in any manner by any State or public agency, including cities, receive voter approval through the referendum process.

While the California Health and Safety Code further clarifies the scope and applicability of Article 34 to exclude housing projects that have deed restrictions

on less than 49 percent of the units or rehabilitation/reconstruction of housing projects that are currently deed-restricted or occupied by low-income persons, Article 34 still constitutes an obstacle for local governments to be directly involved in production of long-term affordable housing.

Federal and State Environmental Protection Regulations

Federal and state regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). However, the presence of these regulations helps preserve the environment and ensure environmental safety to National City residents. Costs resulting from fees charged by local government and private consultants needed to complete the environmental analysis, and from delays caused by the mandated public review periods, are also added to the cost of housing and passed on to the consumer. However, due to the developed urban setting within the City, disturbance of natural habitats in the City is not as likely and is less of a constraint than in many less developed localities in the region.

Infrastructure Constraints

Another factor adding to the cost of new construction is the cost of providing adequate infrastructure- major and local streets; curbs, gutters and sidewalks; water and sewer lines; and street lighting, all of which are required to be built or installed in new development. In most cases, these improvements are dedicated to the City, which is responsible for their maintenance. The cost of providing these facilities is borne by developers, and is added to the cost of new housing units, which is eventually passed on to the homebuyer or property owner.

Since National City is almost fully developed, an extensive infrastructure is already in place. However, as discussed in the *Housing Conditions* section of this Housing Element, there are many older parts of the City where the public improvements are outdated, substandard, or not fully installed. The costs associated with infrastructure improvements will therefore vary depending upon the area in which the development proposal is located.

Environmental Constraints

Portions of the City are subject to potentially damaging floods during periods of unusually heavy rain, as well as localized flooding during high tides. Low-lying areas of the City and along the courses of the Paradise Creek, La Paleta Creek, and the Sweetwater River could be affected by a significant flood. New construction in these areas is subject to the standards established in the Floodway (-FW), Floodway Fringe (-FF-1), and Floodway Fringe Shallow Flooding (-FF-2) combining zones contained in the Land Use Code. Many improvements have been made in these areas to reduce flood hazards, including



5.0 Housing Resources

This section of the Housing Element evaluates the potential development that could occur in National City, the availability of financial resources and public facilities, and the opportunity for energy conservation.

Availability of Sites for Housing Development

This section of the Housing Element evaluates the potential additional residential development potential that could occur in National City under current General Plan and zoning regulations.

Vacant Residential Sites

As an older community, most of residential neighborhoods in National City are fully developed. Vacant sites primarily consist of individual scattered lots in existing neighborhoods.

General information provided in SANDAG's *Regional Housing Needs Statement (RHNS)* indicates a 1995 vacant residential land inventory of 73 acres in National City. As part of the Housing Element update, the City performed a parcel-by-parcel vacant residential site analysis. Figure 3 illustrates the location of these vacant residential sites. Table 20 quantifies the number and type of housing units that could be constructed on the City's vacant residential sites based on this parcel-by-parcel review. The vacant site inventory yields an estimated development capacity of 653 housing units when based on the permitted densities as specified in the Zoning Ordinance. However, as explained below, when site constraints such as: a) hillsides and steep slopes; b) existing historic sites; and c) location or lack of infrastructure improvements are taken into account, the vacant residential development potential is reduced by 160 units to a total of 493 housing units that could reasonably be developed on these sites, as explained below.

City of San Diego

San Diego Bay

City of Chula Vista



0 1000 2000 Feet



City Limits



Residentially-Zoned
Vacant Parcels

Source: City of National City Land Use Inventory, 1999.

Figure 3
Vacant Residential Parcels

Table 20
Vacant Sites Inventory

Land Use	Area in acres	No. of Parcels	Permitted Density	Max. Dev. Pot.	Constraints Reduction	TOTAL
Residentially Zoned Sites						
RS-1	25.02	18	1 du per 10,000 square feet	105	53 ^(A)	52
RS-2	19.58	67	1 du per 5,000 square feet	146	0	146
RS-2-PUD	2.91	5	1 du per 5,000 square feet	25	0	25
RS-3-PD	6.12	31	1 du per 5,000 square feet	47	0	47
RS-3-PUD	7.00	3	1 du per 5,000 square feet	59	0 ^(B)	59
RT	1.06	8	1 du per 5,000 square feet	20	0	20
RM-1-PUD	9.51	8	1 du per 1,900 square feet	213	107 ^(C)	106
RM-1-PD	2.24	10	1 du per 1,900 square feet	38	0	38
TOTAL	73.44	150		653	160	493
Nonresidential Zoned Sites						
CG	8.75	30	1 du per 1,900 square feet	187	0	187
CG-PD	6.42	27	1 du per 1,900 square feet	134	0	134
CT-PD	4.52	6	1 du per 1,900 square feet	101	0	101
CL	4.59	17	1 du per 1,900 square feet	97	0	97
CL-PD-H35	0.58	3	1 du per 1,900 square feet	11	0	11
CG-PD-H35	0.50	1	1 du per 1,900 square feet	11	0	11
CL-PD	0.32	1	1 du per 1,900 square feet	7	0	7
CT	0.32	4	1 du per 1,900 square feet	6	0	6
TOTAL	27.06	97		554	0	554

Source: City of National City, 2000.

- Notes: (A) Assumes no lower and moderate income housing due to site constraints such as steep slopes and historic sites. Assume above moderate income housing at half the permitted density.
- (B): The RS-3-PUD zone is constrained by steep slopes and the need to extend roadway and driveway improvements. Regardless of allowing attached facilities, this zone is expected to provide above moderate income housing.
- (C) A specific plan was previously approved for 15 acres of the RM-1- PUD zone, which would have allowed 175 dwelling units over 12.5 acres. The RM-1-PUD is also affected by steep hillsides and needed drainage and access improvements. These factors are accounted for and allow for the 175 units.

Non-residential Sites

The City of National City permits residential development in certain nonresidential zoning districts. As shown in Table 20, a total of 97 vacant nonresidential parcels exist in the City, which if developed to their maximum residential potential would result in 554 units. Housing opportunities in commercial zones are generally not constrained by environmental factors.

Underutilized Sites

As an older and built out community, National City has limited vacant land remaining. While the City has adequate vacant sites to meet its share of the regional housing need for this Housing Element cycle, future residential

development will most likely also rely on the recycling of underutilized properties. To assess development potential on underutilized sites, the City completed a parcel-by-parcel comparison of existing development with the development potential allowed by existing zoning. If all underutilized residential sites were redeveloped according to what current zoning would allow, an additional 2,021 residential units could be developed within the City.

However, it is unlikely that many of these sites would actually be redeveloped because of physical and/or financial constraints. For example, a site may contain 12 residential units, but zoning would actually allow for 14. It would not be financially feasible to redevelop this site to achieve two additional units. To derive a more realistic assessment of development potential on underutilized sites, the analysis assumes that redevelopment would not occur on any site unless the developer could at least double the number of units on the site. After considering these constraints, the City identified a redevelopment potential of approximately 718 units. These units could be developed in the residential zones as depicted in Table 21.

Table 21
Development Potential of Underutilized Sites

Residential Zone	# Units
RM-1-PD	171
RM-1-PUD	0
RM-2-PD	0
RM-3-PD	0
RMH	0
RS-1	27
RS-2	196
RS-2-PUD	0
RS-3-PD	93
RS-E	0
RT	118
RT-PUD	113
TOTAL	718

Source: City of National City, 2000.

The City's CG, CL, and CT commercial zones also provide additional potential for housing development since the Mixed Use Ordinance allows housing in these zones.

Residential Development Potential Compared with National City's Regional Housing Needs

The *RHNS* has identified a future housing need for National City during the 1999-2004 period as follows:

- Very Low Income – 9 units
- Low Income – 34 units
- Moderate Income – 86 units
- Upper Income – 249 units
- Total – 378 units

Typically, the State Department of Housing and Community Development (HCD) uses the following development density and affordability guidelines:

- Very Low Income – 25 units per acre
- Low Income – 18 units per acre
- Moderate Income – 8 units per acre

These guidelines are fairly realistic for the City of National City; however, due to the City's current housing market and low median housing price of \$137,000, even the lower density housing and larger houses in National City may be affordable to lower income households.

Table 22 summarizes the residential development potential by income category. As shown, National City has adequate residential sites at appropriate densities to accommodate the City's share of regional housing need of 378 units. A total of 144 units can be achieved on properties zoned for the highest density (23 units per acre), providing adequate sites for the very low and low income housing share of 43 housing units. Another 218 units can be achieved on properties permitting a density of 8.7 units per acre, more than adequate to address the City's 86-unit share of moderate income housing need.

As discussed before, additional housing units can be achieved on commercially designated vacant sites where residential uses are permitted. An estimated 554 lower income units can be developed on these properties.

Table 22
Summary of Residential Development Potential by Income Category

Income	Share of Regional Housing Needs	Development Potential		
		Residential Sites	Nonresidential Sites	Total
Very Low Income	9	144	554	698
Low Income	34	20	0	20
Moderate Income	86	218	0	218
Upper Income	249	111	0	111
TOTAL	378	493	554	1,047

Notes:

- 1 All designations allowing 1 dwelling unit per 1,900 square feet considered affordable to very low income due to density and low land and construction costs. The total of 698 very low income units is more than adequate to meet the City's share of both very low and low income housing.
- 2 The RT designation considered low income.
- 3 Any designation allowing 1 dwelling unit per 5,000 square feet, with the exception of the RS-3-PUD is considered moderate income as described in Table 20.
- 4 RS-1 designation considered above moderate income due to maximum of 1 dwelling unit per 10,000 square feet and site constraints.

Availability of Financial Resources

This section discusses different available and potential financial resources for the preservation and construction of affordable housing, as well as the provision of housing assistance for lower and moderate income residents in National City.

Redevelopment Housing Set-Aside Funds

Pursuant to State law, the National City Redevelopment Agency has established a Redevelopment Housing Set-Aside Fund using 20 percent of the tax increment revenue. The National City Community Development Commission uses its housing set-aside funds to support new housing construction, housing rehabilitation, and first-time homebuyer assistance programs. Approximately \$3.3 million in set-aside funds will be available for housing in the 1999-2004 planning period.

CDBG Funds

National City is a Community Development Block Grant (CDBG) entitlement jurisdiction eligible to receive Community Development Block Grant from HUD for funding a wide range of community development activities. National City's CDBG allocation averages approximately \$1.4 million a year. CDBG monies are one of National City's primary sources of funds to provide social and physical programs to assist lower income families. National City will continue to use

CDBG funds to provide: 1) public services; 2) City capital improvements; and, 3) community economic development activities.

HOME Funds

National City is a HOME entitlement jurisdiction and receives approximately \$632,000 from HUD annually for housing acquisition, construction, and rehabilitation. HOME funds are also eligible for tenant-based rental assistance, property acquisition, site improvements, and other costs related to the provision of affordable housing for low-income families (under 80 percent of median income).

California Housing Financing Agency (CHFA)

The California Housing Finance Agency recently initiated several joint financing programs that would enable local redevelopment agencies to leverage their local funds. The proposed programs apply to both single-family and multiple-family housing; they are designed to minimize the administrative requirements of the local agencies.

CHFA's Multi-Family Housing Program provides permanent mortgage funding for multiple-family residential developments providing a minimum percentage of units affordable to households with low incomes. The program facilitates development of affordable housing by offering attractive mortgage rates and providing financing based on very liberal underwriting criteria. The result is to make funding available to development projects that would not otherwise be financially feasible.

CHFA's Single-Family Housing Finance Programs offers local agencies several options for facilitating homeownership by low and moderate income households. These programs utilize funding from the California Housing Loan Insurance Fund (CaLIF). The CaLIF program offers a 97 percent first mortgage requiring only a 3 percent down payment.

Federal Home Loan Bank (FHLB)

1. Affordable Housing Program

The affordable housing programs mandated by the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 and by the Community Reinvestment Act are being implemented through the 12 Federal Home Loan Banks. By law, the affordable housing provisions call for, among other things, a requirement for interest-subsidized loans to be extended to low income home buyers, as well as to a variety of lending activities that fall under the "community investment" heading.

The Federal Home Loan Bank Affordable Housing Program provides interest rate subsidies on advances to member banks that engage in long-term lending for low- to moderate-income owner-occupied or affordable rental housing. Loans that finance the purchase, construction, or rehabilitation of rental housing qualify for the program. At least 20 percent of the units must be occupied by very low income households for a project to qualify.

2. Community Investment Program

FHLB also implements a Community Investment Program. Through this program, each district bank appoints a community investment officer and provides "community-oriented" mortgage loans to members at its own cost of funds. Loans that qualify for the program include those that finance the purchase or rehabilitation of homes by borrowers earning 115 percent or less of the area median income. Loans that finance commercial or economic development projects benefiting low and moderate income families also qualify.

Federal and State Low Income Housing Tax Credit (LIHTC)

As part of the Tax Reform Act of 1986, Congress created the Low Income Housing Tax Credit, which provides a tax shelter to individuals and corporations that invest in low income rental housing. Tax credits are sold to corporations and to people with high tax liability. The proceeds from the sale are used to assist with the financing of the housing. The allocation process is extremely competitive, and the government gives priority to projects that provide units for large families. A minimum of 40 percent of the project's units must be affordable to households earning 60 percent of the median income. Rent restrictions must be in effect for 55 years.

Currently, 9% tax credits are available on a competitive basis for 100% very low income projects. An automatic 4% tax credit is available to mixed income projects with 20% very low and 80% low income units.

Mortgage Credit Certificates (MCC)

The Mortgage Credit Certificate (MCC) program was created in 1984 and achieved substantial funding in 1992. It offers first time home buyers a tax credit worth up to 20 percent of the annual interest paid on their home mortgage. This program assists low and moderate income households in investing in housing by increasing disposable income which may be used to make mortgage payments and by enhancing their ability to pay. Lenders take the benefits into consideration in underwriting ratios for participants, enabling the participants to afford a more expensive home than their incomes would allow under conventional underwriting criteria. Agencies who have used MCCs stress that they are most effective in assisting moderate income households because these

households are in higher tax brackets than low income residents, and therefore receive greater benefits from the tax credits. Also, because housing is so expensive in Southern California, homeownership is generally out of reach to lower income households.

Savings Association Mortgage Company (SAMCO)

SAMCO is a statewide organization supported by stockholder savings institutions that assist in the development and financing of socially-oriented affordable housing projects. SAMCO's Board of Directors reviews and selects projects to be offered in loan pools for participation purchase by its members. The pooling process has enabled SAMCO and its members to invest additional funds in low and moderate income communities. SAMCO has worked extensively with non-profit developers and has financed a variety of housing projects that utilize joint public/private resources.

Public and Non-Profit Housing Development Resources

This section identifies the key entities in the City or region that are either currently involved in or would be interested in participating in the development, preservation, and provision of affordable housing in the City.

Community Development Commission (CDC)

The National City Community Development Commission (CDC) is the redevelopment agency and the housing authority operating within National City. Principal housing programs administered by CDC include the following:

- HOME Program
- Community Development Block Grant
- Housing Development
- Housing Rehabilitation – Rental and Owned
- Redevelopment Set-Aside Funds
- Section 8 Voucher and Certificate Programs
- Morgan Tower and Kimball Tower
- TELACU, 76 units for the elderly

Local Incentives Support Corporation (LISC)

LISC is a national non-profit organization dedicated to the development of communities and affordable housing. LISC maintains a San Diego office, which works directly with community development corporations (CDCs) to increase their output of affordable housing, and to a lesser extent, other physical developments designed to serve lower-income residents in San Diego County.

California Housing Partnership Corporation (CHPC)

CHPC provides 1) technical assistance in the areas of finance and development, property management evaluation and training, and local programs and strategy development; 2) training on such topics as project feasibility analysis, sources of financing, syndication and property management evaluation; and 3) acts as a clearinghouse and information source for issues related to the preservation of low-income housing. CHPC maintains a Southern California office in San Diego. This office allows CHPC to participate in the nonprofit capacity building efforts in San Diego.

San Diego Interfaith Housing

The San Diego Interfaith Housing Federation is a certified CHDO (Community Housing Development Organization). Interfaith Housing is organized by churches interested in addressing the housing needs of low- and moderate-income families, the elderly and disabled persons.

SOCAL

SOCAL is a non-profit housing corporation that purchases rehabilitates and manages affordable housing units in National City. SOCAL also provides social services to tenants. The CDC and SOCAL are currently cooperating on the rehabilitation of the 132-unit Q Avenue neighborhood. Rehabilitation of the apartment units and surrounding neighborhood improvements such as a new community center, should be completed by November 2000.

Availability of Public Services and Facilities

As a highly urbanized community, public facilities are available to facilitate development throughout National City. Most of the land designated for residential uses is served by sewer lines, water lines, streets, storm drains, telephones, and electrical and gas lines. However, there are a few large parcels that would require substantial improvements for new subdivisions.

Energy Conservation

As residential energy costs rise, increasing utility costs reduce the affordability of housing. The City has many opportunities to directly affect energy use within its jurisdiction. Title 24 of the California Administrative Code sets forth mandatory energy standards for new development, and requires adoption of an "energy budget." The home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations.

The City's General Plan and zoning ordinance include policies aimed at conserving energy through the following means:

- Low flow toilets, showers and faucet heads;
- Additional insulation and weather stripping;
- Drought resistant plant materials;
- High efficiency appliances and equipment; and
- Other conservation measures using the latest technology.



6.0 Evaluation of Accomplishments Under Adopted Housing Element

State Housing Element law requires communities to assess their achievements under adopted housing programs as part of the update to the housing elements. The results of the evaluation should be quantified where possible, but may be qualitative when necessary.

This section compares the five-year objectives established for each housing program adopted under the current Housing Element with the actual accomplishments. Table 23 summarizes the City's housing accomplishments in the areas of conserving and improving existing affordable housing, housing production, home ownership and rental assistance, and the provision of fair housing between 1991 and 1999.

Conserving and Improving Existing Affordable Housing

As indicated in Table 23, National City's Community Development Commission has completed many programs to help conserve and rehabilitate existing affordable housing within the City. The most successful programs were the Home Improvements Loan Program and the Rental Unit Rehabilitation Program, which provided rehabilitation assistance to approximately 250 households between 1991 and 1999. The Christmas in July Volunteer Program, provided home rehabilitation assistance to approximately 150 households. The Home Improvement Loan and Rental Unit Rehabilitation programs help provide decent, safe and affordable housing in the City.

Between 1991 and 1999, the City's Planning and Building Departments have continued to enforce the City's housing and building codes, as well as the Property Conservation and Community Appearance Code. These codes are enforced through a combination of City personnel and County staff under contract with the City. The codes enable the City to intervene in private apartment management to assure compliance with laws regarding minimum standards for on-site management. The enforcement of these codes is currently ongoing and will continue to be operated.

Table 23
Evaluation of Accomplishments: 1991-1999

Housing Program	Program Objectives	1991-1999 Housing Element Objectives	Accomplishments
Conserving and Improving Existing Affordable Housing			
Home Improvements Loan Program	Provide rehabilitation assistance to moderate, low and very low income existing homeowners	Provide assistance to rehabilitate 255 units.	Substantially completed
Rental Unit Rehabilitation Program	Provide preservation and improvement of rental housing stock through favorable rehabilitation loans.	Provide assistance to rehabilitate 138 units.	Substantially completed
Single-Family Dwelling Rehab/New Construction Owner and Renter through Non Profit	Acquisition, enlargement and rehabilitation or new construction of houses for very large families through a non-profit organization.	Enlarge, rehabilitate, or construct 20 to 40 units.	Substantially completed
California Housing Finance Agency (CHFA)- CDC Homeownership Program	Acquisition, rehabilitation and resale of houses for moderate and lower income families.	Acquire and rehabilitate 30 to 35 units.	The City primarily used 20% Redevelopment Set-Aside funds to provide rehabilitation assistance for households.
Street Tree Planting Program	Planting of street trees within eligible census tracts and sub-Areas.	2,250 trees and watering system	Completed
Code Enforcement Programs	Enforcement of building codes.	3,725 cases over the five-year period	Ongoing
Apartment Management	Implementation of the Property Conservation and Community Appearance Code	Pursue 100% enforcement of the Property Conservation and Community Appearance Code.	Performed on a project-by project basis
Neighborhood Evaluation	Enhance protection of neighborhoods	Revise General Plan and Land Use Codes	The City revised the General Plan in 1996 and several areas were redesignated and rezoned to ensure maintenance and preservation. The program is ongoing.
Windshield Survey	Identify and define residential rehabilitation needs	Complete a thorough windshield survey.	Not completed

Table 23
Evaluation of Accomplishments: 1991-1999
(Continued)

Housing Program	Program Objectives	1991-1999 Housing Element Objectives	Accomplishments
Christmas in July Community Volunteer Program	Assist lower income elderly households.	Rehabilitation of 75 houses.	Assisted approximately 150 households.
Housing Assistance			
TELACU Senior Housing Project	Pursue the development of the TELACU Senior Housing Project	Construction of 76 new affordable units for the elderly	Completion of 76 units.
Rental Assistance-Project Based	Continuation of housing assistance for assisted rental developments	Continue to assist 1,090 households.	Ongoing
Section 8 Rental Assistance	Rental Assistance program at Morgan Towers	Continue providing 151 units of affordable housing.	Ongoing
Housing Development Grant- Kimball Tower	Continue to provide affordable housing in the elderly lower income households at Kimball Tower	Continue providing 149 units of affordable housing	Ongoing
Prepayment and Affordability under ELIHPA	Evaluate the possibility of the time and level of affordability for assisted rental developments.	Examine ELIHPA programs and apply to extend affordability of existing assisted units	Prepared at-risk housing analysis and continued to monitor status of at risk projects.
Rental Assistance - Section 8 Existing Program	Continue to provide Section 8 rental assistance to lower income households	Continue providing 958 households with Section 8 housing assistance payments	Continued to provide assistance to about 1,050 very low-income households.
Section 8 Rental Assistance - New Program Vouchers	Increase the number of existing lower income households obtaining Section 8 rental assistance	250 certificates, 50 per year	Due to budget cuts, HUD has not been able to provide significant increases in Section 8 assistance.
CHFA-CDC First Time Homebuyers Program	To increase the rate of homeownership in the City by at least five percent	30 units	Assisted over 100 households through Redevelopment Set Aside and HOME funds. No CHFA funds used.
Mortgage Credit Certificate Program	Increase the availability of Mortgage credit certificates to increase the homebuyers purchasing power	50 units.	Assisted over 50 households.

Table 23
Evaluation of Accomplishments: 1991-1999
(Continued)

Housing Program	Program Objectives	1991-1999 Housing Element Objectives	Accomplishments
Density Bonus Regulations	Establish density bonus regulations as required by State law	Not defined	No development project has requested density bonus incentives. Due to the built-out character of the City, residential construction has been limited.
Housing Incentives Program	Adoption of a housing incentives package to offer developers	Not defined	Performed on an as-needed basis
Optional Setback and Yard Area Requirements	Identify and evaluate options for reduced yard areas	Not defined	Performed on an as needed basis at the time of project-specific review. No new standards adopted
Possible conversion of Commercially-zoned land to Residential or Mixed Use	Increase the land area dedicated to housing uses.	Up to 195 units	Residential and mixed use encouraged as projects are proposed. Some areas rezoned in 1996.
Policies supporting a variety of unit sizes within new apartment buildings.	A minimum ratio of 3 or more bedroom units could be required, along with a variety of unit sizes.	Not defined	Not achieved because very few multi-family units were constructed during the 1991-1999 period
Communicate Production Priorities to Prospective Developers	Identify and encourage use of incentive measures and the production of a variety of housing types	Not identified	Performed on an as-needed basis
Implementation of Design Guidelines	Apprise developers of the City's interest in encouraging higher quality development	Improved design in new construction	Performed on an as-needed basis

Table 23
Evaluation of Accomplishments: 1991-1999
(Continued)

Housing Program	Program Objectives	1991-1999 Housing Element Objectives	Accomplishments
Comprehensive Housing Affordability Strategy (CHAS)	Continued assurance of availability of affordable housing and state and federal housing assistance program opportunities	Assure the availability of affordable housing and state and federal housing assistance programs to City's households	Continued to use the one-year and five-year Consolidated Planning process to allocate funding for housing activities.
Implementation of Housing Element	Monitor the Housing Element for Progress toward meeting its goals and objectives	Continued assurance of local emphasis on meeting the goals of the Housing Element.	Ongoing
Amendment of the Land Use Code	Amend Land Use code to permit emergency shelters	Not identified	Not achieved, but currently considering proposed Land Use Code amendment for transitional housing in the Multi-Family residential zone
Fair Housing			
Alternative Fair Housing Marketing Plan	Continued assurance of availability to all segments of the population of newly constructed housing	Assure the availability of housing to all segments of the City's population.	Ongoing
Compliance with Fair Housing Protections of CDBG and HOME Programs	Continue to provide assurances of availability to all segments of society of housing assistance opportunities provided through public programs	Assure the availability of housing assistance opportunities provided through public programs to all segments of society	Ongoing
Fair Housing Counseling and Enforcement Organizations	Perform investigation, reporting, monitoring, tenant counseling and landlord training on fair housing law	Assure open, fair housing practices and sufficient resources are made available to consumers and suppliers	Ongoing
Energy Conservation			
Update General Plan and Codes	Review the General Plan and codes to incorporate additional energy conservation measures	Require all new residential structures and additions to existing structures to provide water and energy conserving devices consistent with applicable state and federal laws	All new residential structures are required to incorporate water and energy conservation measures in compliance with Title 24.

Housing Production

Approximately 285 housing units (120 single-family and 165 multi-family) units were constructed in the City between 1991 and 1999. This includes the 76-unit TELACU project constructed by the City.

Housing Assistance

The City continues to provide Section 8 rental assistance to very low-income households. Currently, 1,044 very low-income households receive assistance under this program. This program is implemented in addition to the assisted housing projects within the City that continued to provide affordable housing for approximately 1,050 persons annually between 1991 and 1999.

The City has also successfully completed two programs to increase the rate of homeownership in the City. The Community Development Commission (CDC) First Time Homebuyers Program helped over 100 households purchase their first home using 20% Redevelopment Set-Aside funds and HOME funds. The City also increased the availability of Mortgage Credit Certificates, assisting over 50 households during the 1991-1999 period.

Fair Housing

During 1991 and 1999, the City has continued to support the implementation of fair housing laws. The strategies include consultation with and contractual support of fair housing and consumer counseling organizations (including the Fair Housing Council of San Diego), documentation of the incidence of housing discrimination and assurance of the availability of services to address the problems.

Share of Regional Housing Growth

State law requires a local jurisdiction to provide for its share of regional housing needs. The 1990 *Regional Housing Needs Statement* identified National City's regional housing need as 1,081 new units between July 1, 1991 and June 30, 1999. This need for 1,081 new units is divided into four income levels as shown in Table 24.

According to the State Department of Finance, 285 housing units (120 single-family and 165 multi-family) units had been constructed between 1991 and 1999. This includes the 76-unit TELACU project at E. 14th Street. Due to the low rental prices in National City and the ability of most low and very low income households to afford most rental units (see Tables 11 and 12), all multi-family units were assumed to be affordable to very low income households. The senior

housing project is also affordable to very-low income households. The remaining 120 single-family and 89 multi-family units were privately developed.

According to the *San Diego Union-Tribune*, most single-family homes in National City sold recently are within the price range of \$77,500 to \$172,000. This price range is considered affordable to many low-income households and all moderate-income households (see Table 11). Due to the range of housing prices for single-family homes and condominiums, half of the single-family units are assumed to be affordable to low-income households. This is a conservative estimate; due to the low housing prices in National City, more than half could have actually been affordable to low-income households.

The RHNS indicates that the average monthly rent for a two-bedroom unit in National City is \$574 (see Table 12). This rental rate is considered affordable to very low-income households.

Overall, National City fulfilled about 26 percent of its regional housing needs share for the period of 1991 to 1999. Specifically, the City fulfilled about 35 percent of its projected share for new lower and moderate-income housing. During a considerable portion of the 1991 to 1999 period, San Diego County was experiencing a recession and demand for new homes in the region was significantly lower than that projected in the RHNS. National City's housing accomplishments (% of regional housing needs share fulfilled) during this period were similar to accomplishments of other cities in the region during this period.

Table 24
Share of Regional Housing Needs: 1991-1999

Income Level	Share of Regional Housing Needs	Accomplishments	% of Regional Housing Needs Share Fulfilled
Very Low Income	249	165	66%
Low Income	184	60	33%
Moderate Income	227	60	26%
Upper Income	254	0	0%
TOTAL	1,081	285	26%

Source: 1999 SANDAG Regional Housing Needs Statements.

Share of Affordable Housing

In addition to identifying each jurisdiction's share of regional housing needs, SANDAG also allocates each jurisdiction's share of affordable housing needs. "Share of affordable housing" refers to the number of lower income households (80 percent of the County MFI) requiring assistance during a housing element cycle. The Regional Housing Needs Statement for the 1991-1999 housing

element period identified a share of 298 lower income households in National City.

SANDAG establishes a target of good faith effort for each jurisdiction that is considered to be realistically achievable within the housing element cycle. This good faith effort is established at 12.5 percent, or 37 households for National City. According to City records, National City provided affordable housing opportunities to 396 lower income households between 1991 and 1999, or 1,070 percent of its fair share goal. Through a variety of rental assistance, homebuyer assistance, new construction and rehabilitation programs, National City assisted 16 extremely low-income, 143 very low-income, and 237 low-income households between 1991 and 1999. This level of accomplishment renders the City eligible to self-certify this Housing Element for the 1999-2004 cycle.



7.0 Housing Plan

The Housing Plan is the centerpiece of the 1999-2004 Housing Element for National City. This part of the Housing Element states the City's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing. It includes a five-year schedule of actions the City is undertaking or intends to undertake to implement these goals and policies.

Goals and Policies

Preservation and Maintenance of Existing Housing

As an older and primarily built out community, the City's priority housing goal is to preserve the existing housing stock and to avoid a degree of physical decline that will require a larger rehabilitation effort to restore quality and value. Given the large proportion of lower income households in the City, it is also important to conserve affordable housing units in the community to maintain adequate housing opportunities for all residents.

Housing Goal 1

Maintain and enhance the quality of existing residential neighborhoods in National City.

Policy 1.1: Encourage the practice of effective management in all rental housing projects in order to maintain and improve the quality of the City's rental housing.

Policy 1.2: Protect the quality of life in established single-family residential neighborhoods by limiting incompatible higher density residential or non-residential development in these areas and discouraging the construction of second dwelling units in these areas.

Policy 1.3: Encourage property conservation and community enhancement through enforcement of the Design Guidelines and other land use and zoning regulations and programs.

Housing Goal 2

Conserve the affordability of the existing housing stock.

Policy 2.1: Consider, on a case-by-case basis, the conversion of existing apartments or other rental properties to condominiums, community projects, or stock cooperatives in order to provide additional home ownership opportunities at all income levels.

Policy 2.2: Preserve “at-risk” affordable units through monitoring, working with potential nonprofit purchasers and managers, and exploring funding sources available to preserve the at-risk units.

Housing Assistance

The City of National City’s goal is to provide a variety of residential opportunities within the City and to assist renters and owners who are overpaying for housing.

Housing Goal 3

Increase the availability and affordability of safe and sanitary housing for all income groups, including higher income households, while providing adequate housing for households with special needs, including but not limited to the elderly, disabled, large families, single-parent-headed households, and military personnel.

Policy 3.1: Implement existing and new housing assistance programs to meet renter and homeowner needs among the low and moderate income population of the City.

Policy 3.2: Provide housing opportunities for all segments of the population, including those with higher incomes and those with special needs.

Policy 3.3: Participate in regional planning strategies to provide both on-base and off-base housing for military personnel and their families.

Policy 3.4: Promote a higher rate of homeownership in the City.

Housing Production

The City of National City encourages the production of new housing units that offer a wide range of housing types to ensure that an adequate supply is available to meet the existing and future needs of all groups. The provision of a balanced supply of housing in terms of unit type, cost, and style will allow the City to fulfill a variety of housing needs while attracting households from all economic levels, including the higher income levels.

Housing Goal 4

Provide a sufficient number of housing units and range of housing types to meet the current and projected need of all economic segments, including moderate and higher income households.

Policy 4.1: Achieve a full range of housing with an improved balance between ownership and rental housing units.

Policy 4.2: Provide an adequate supply of land zoned for residential development to meet the projected housing need. Ensure that the development provides the optimum benefit to neighboring areas and the entire City.

Policy 4.3: Encourage the production of new housing affordable to all income ranges, including the moderate and middle income ranges to allow for variety and mobility in the housing supply.

Policy 4.4: Encourage the development of mixed-use residential projects in commercially zoned areas in accordance with the City's Design Guidelines.

Policy 4.5: Support programs that assist in the production of housing for lower income households.

Policy 4.6: Provide a sufficient amount of larger sized rental units to reduce the incidence of overcrowding.

Policy 4.7: Encourage the infilling of vacant lots with single family homes, where appropriate in order to promote higher rates of homeownership.

Policy 4.8: Support flexible development standards on a project-by-project basis in certain neighborhoods in order to facilitate the development of quality housing and improve the character of the neighborhoods.

Fair Housing

It is important in every City to promote and assure fair housing practices and equal access to housing opportunities for all persons.

Housing Goal 5

Promote a housing marketplace in which all persons regardless of race, religion, sex, marital status, ancestry, national origin or color have the same opportunity to obtain housing in the City.

Policy 5.1: Support fair housing programs to promote equal housing opportunities for all residents to reside in the housing of their choice.

Energy Conservation

It is important that the City encourage planned and existing housing to conserve energy resources through design, building materials, landscaping, and location.

Housing Goal 6

Enhance housing affordability through energy conservation techniques and design.

Policy 6.1: Achieve state energy conservation standards for housing through planning and development review and permitting and enforcement programs.

Policy 6.2: Review the type, location, and density of proposed new and/or rehabilitated housing to emphasize energy conservation and access to transit.

Policy 6.3: Review the design of every new residential unit in the City with consideration to solar access.

Policy 6.4: Encourage the use of operable windows, appropriate architectural features (e.g., overhangs, awnings and trellises) and energy efficient and low water volume appliances be used whenever feasible in residential projects.

Housing Programs

The goals and policies contained in the Housing Element address National City's identified housing needs and are implemented through a series of housing programs. The housing programs depicted in Table 25 and summarized in this section define the specific actions the City will take to achieve specific goals and policies. The City of National City's overall housing program strategy has been defined according to the following issue areas:

- Preserving and maintaining the condition of existing housing and neighborhoods.
- Assisting in the conservation, preservation, and provision of affordable housing.
- Providing adequate sites to accommodate a variety of housing types, including middle and upper income households.
- Assisting in the development of affordable housing.
- Promoting equal housing opportunities.
- Promoting energy conservation measures.

Table 25
Housing Program Summary

Housing Program	Program Objectives	5-Year Objective and Time Frame	Funding Source	Responsible Agency
Preservation and Maintenance of Existing Housing				
1. Home Improvements Loan Program	Provide rehabilitation assistance to moderate, low and very low income existing homeowners	Provide assistance to rehabilitate 25 owner-households annually.	Redevelopment Set-Aside Funds, HOME Program and other leveraged sources	Community Development Commission (CDC)
2. Rental Unit Rehabilitation Program	Provide preservation and improvement of rental housing stock through favorable rehabilitation loans.	Provide assistance to rehabilitate 50 rental units. Program is ongoing.	Redevelopment Set-Aside Funds and Rehabilitation Revolving Fund	CDC
3. Code Enforcement	Enforce the provisions of the Property Conservation and Appearance Code and conduct necessary code enforcement.	Continue to inspect and abate code violations at the current rate.	General Fund	Building and Safety Department and Planning Department
4. Housing Inspection Program	Inspect rental dwelling units to ensure compliance with State Housing Law	Continue to administer this ongoing program by providing a full time Housing Inspector.	CDBG	Building Inspection
5. Christmas in July Community Volunteer Program	Assist lower income elderly households.	Rehabilitation of 75 houses over the five-year period or 15 houses annually.	CDBG Funds and private donations	National City Chamber of Commerce, CDC
6. Apartment Management	Implementation of the Property Conservation and Community Appearance Code	Pursue 100% enforcement of the City's onsite management requirements on an ongoing basis.	General Fund	Building Inspection and Planning Department
Housing Assistance				
7. Conservation of Affordable Units at Risk of Converting to Market Rate	Conserve the City's existing affordable housing stock.	Monitor the status of affordable housing projects and annually review the status of Section 8 contracts.	Section 8 vouchers and certificates	CDC

Table 25
Housing Program Summary (continued)

Housing Program	Program Objectives	5-Year Objective and Time Frame	Funding Source	Responsible Agency
8. Section 8 Rental Assistance	Maintain the level of tenant-based and project based Section 8 assistance.	Continue providing 300 units of affordable housing at Morgan Towers, 372 units at Plaza Manor 163 at Granger Apartments 79 at Inter City Manor and 76 at TELACU on an ongoing basis. Continue tenant-based assistance to approximately 1,050 households.	Section 8 and rents	CDC
9. First-Time Homebuyers Assistance Program	Ensure continued affordability through the City's First-Time Homebuyer's program	Allocate HOME funding support on an annual basis to assist 20 households over a five-year period.	HOME funds	CDC
10. Mortgage Credit Certificate Program	Increase the availability of Mortgage credit certificates to increase the homebuyers purchasing power	Assist an average of ten households a year or 50 households over the five-year period by ongoing participation in the MCC Program.	Mortgage Credit Certificates	CDC
Housing Production				
11. Residential Development Informational Material	Develop and provide informational materials regarding residential development in the City.	Provide residential development informational materials as handouts at the public counter.	General Fund	Planning Department
12. GIS Database	To facilitate housing development and improvements and market infill housing, maintain the City's GIS database.	Maintain and make available upon request specific GIS database development information	General Fund	Planning Department
13. Community Housing Development Organizations (CHDOs)	Acquire, develop, and/or rehabilitate affordable housing units.	Identify and allocate funding to CHDOs on an annual basis in order to pursue additional affordable housing projects.	HOME funds	CDC

Table 25
Housing Program Summary (continued)

Housing Program	Program Objectives	5-Year Objective and Time Frame	Funding Source	Responsible Agency
14. Acquisition, Rehabilitation and New Construction of Affordable Housing	Provide affordable homeownership opportunities for lower and moderate-income households in the City.	Identify and pursue additional affordable housing projects on an ongoing basis.	Redevelopment Set-Aside and HOME funds	CDC
15. Density Bonus Regulations	Grant density bonus regulations as required by State law when requested	Develop a density bonus ordinance by 2002.	General Fund	Planning Department
16. Housing Incentives Program	Facilitate the development of affordable housing.	Offer a Housing Incentives Program package. Develop an information sheet informing developers of housing incentives	General Fund	Planning Department
17. Communicate Production Priorities to Prospective Developers	Identify and encourage use of incentive measures and the production of a variety of housing types	Prepare/update reports and brochures, maintain land use inventory, participate in informational meetings and presentations to business groups on an ongoing basis.	General Fund	Planning Department
18. Amendment of the Land Use Code	Amend Land Use code to permit emergency shelters and transitional housing	Amend Zoning Ordinance	General Fund	Planning Department
19. Implementation of Housing Element Annual Report	Monitor the Housing Element for Progress toward meeting its goals and objectives	Submit (1999-2004) an annual Housing Element Report to the State HCD.	General Fund	Planning Department
20. Implementation of Design Guidelines	Apprise developers of the City's interest in encouraging higher quality development and improved design in construction	Improve quality of design in construction and continue implementation of Design Guidelines	General Fund	Planning Department
21. Conversion of Certain Commercially and Industrially Zoned Land to Residential or Mixed Use	Encourage development of new housing, particularly upper and moderate income housing, near transit stations.	Convert certain commercially and industrially zoned properties to residential or mixed use (residential plus commercial) and conduct study by end of 2004.	General Fund	Planning Department

Table 25
Housing Program Summary (continued)

Housing Program	Program Objectives	5-Year Objective and Time Frame	Funding Source	Responsible Agency
22. Eminent Domain in Redevelopment Project Area	Study the feasibility of amending the Redevelopment Project to allow use of eminent domain for acquisition of single-family residential parcels to promote redevelopment of new housing.	Perform a feasibility study by the end of fiscal year 2004.	Department budget, General fund	CDC
Fair Housing				
23. Compliance with Fair Housing Requirements of CDBG and HOME Programs	The City will take actions to address fair housing impediments identified in the Analysis of Impediments to Fair Housing Choice in 1996.	Develop and implement actions on an annual and ongoing basis to address fair housing issues. Update the five-year AI by mid-2001	Section 8 and CDBG	CDC, Fair Housing Council of San Diego
24. Fair Housing Counseling and Enforcement Organizations	Continue cooperation and support of fair housing counseling and enforcement organizations.	Annually evaluate the services provided by the fair housing counseling and enforcement organizations and revise contracts as appropriate.	Section 8 and CDBG	CDC, Fair Housing Council of San Diego
25. Fair Housing Training	Encourage the proper Fair Housing training of staff who are engaged in the sale, rental or leasing of housing units	Inform the Fair Housing Council when new projects are developed and encourage the training of project staff in Fair Housing administration	Section 8 and CDBG	CDC, Planning Department, Fair Housing Council of San Diego

Preservation and Maintenance of Existing Housing

1. Home Improvements Loan Programs

The Community Development Commission (CDC) provides two home improvement loan programs to owner-households:

- a. *Low Interest Home Improvement Loans* – The CDC makes three percent home improvement loans to lower and moderate income and six percent

loans to middle income owner occupants for correction of code violations, room additions, and major repairs. The maximum loan amount is \$25,000 and can be repaid over a 15-year period.

- b. *Deferred Loans* - The CDC offers homeowners with financial hardships direct home improvement loans of up to \$4,500 at three percent interest. The loans are not due and payable until the time of sale or transfer, refinancing of the property, or 15 years from the time of loan origination.

Five-Year Objectives: Provide rehabilitation assistance to 125 owner-households of lower and moderate incomes.

Responsible Agency: Community Development Commission

Funding Sources: Redevelopment Set-Aside funds, HOME Program.

Schedule: Assist 25 owner-households annually.

2. Rental Unit Rehabilitation Program

This CDC offers favorable rehabilitation loans (usually at six percent interest for a 15-year term) for owners of rental housing to make necessary improvements in return for a deed restriction to maintain as affordable housing.

Five-Year Objectives: Provide assistance to rehabilitate 50 rental units over the five-year period.

Responsible Agency: Community Development Commission

Funding Sources: Approximately \$875,000 in Redevelopment Set-Aside funds

Schedule: Ongoing

3. Code Enforcement

The National City Planning Department and Building and Safety Department enforce the following codes: Land Use and Zoning; Community Appearance and Conservation; Building and Safety; and, Housing Codes in order to:

- To stem and dissuade the proliferation of blight;
- To stabilize property values through property maintenance and upkeep; and
- To enhance the community image as a safe and desirable place to reside.

Five-Year Objectives: Enforce all codes at the current rate.

- **Land Use and Zoning/Community Conservation and Appearance Code** - Abate approximately 5,500 cases and inspect 13,000 housing units over the five-year period.
- **Building and Safety/Uninhabitable Building** - Abate approximately 100 cases and inspect 500 housing units over the five-year period.
- **Housing Codes** - Abate approximately 250 cases and inspect 2,500 housing units over the five-year period.

Responsible Agency: Planning Department (Land Use and Zoning and Community Appearance and Conservation) and Building Inspection (Building and Safety/Uninhabitable Building and Housing Codes)

Funding Sources: General Fund

Schedule: Ongoing

4. Housing Inspection Program

The City administers a Housing Inspection Program, which involves the identification of all rental dwelling units in National City and the inspection of the units to ensure they comply with State Housing Law.

Five-Year Objectives: Continue to administer this program by funding a full-time Housing Inspector to inspect all rental units.

Responsible Agency: Building Inspection

Funding Sources: CDBG

Schedule: Ongoing

5. "Christmas in July" Community Volunteer Program

The CDC helps sponsor the non-profit volunteer program each year through the National City Chamber of Commerce to assist lower income elderly households. This program assists the lower income elderly households in making necessary repairs to their homes.

Five-Year Objectives: Support the rehabilitation/repair of 75 houses or 15 houses annually.

Responsible Agency: Christmas in April (i.e., Christmas in July), National City Community Development Commission, and National City Chamber of Commerce

Funding Sources: HOME funds and private donations

Schedule: Annually scheduled

6. Apartment Management

The City promotes improved management-tenant relations by encouraging the practice of qualified resident managers in all apartment complexes. The Property Conservation and Community Appearance Code encourages on-site management of complexes of four or more units and requires such management in complexes of nine or more units. Other requirements affecting apartment management and homeowners associations relate to building, zoning, health, housing, fire prevention, or penal laws.

Five-Year Objectives: Continue to pursue 100 percent enforcement requiring on-site management in complexes of nine or more units.

Responsible Agency: Building Inspection and Planning Department

Funding Sources: General Fund

Schedule: Ongoing

Housing Assistance

7. Conservation of Affordable Units at Risk of Converting to Market Rate

A community's existing affordable housing stock is a valuable resource that should be conserved. Between July 1, 1999 and June 30, 2009, three federally assisted housing projects in National City are at risk of converting to market rate housing. A total of 614 units in the Granger Apartments, Inter City Manor and Plaza Manor are deed-restricted to remain as affordable housing and maintain Section 8 contracts with HUD. Potential phasing out of the Section 8 program may trigger the conversion of these 614 units into market rate housing. The property owners may also prepay their remaining HUD-insured loans and terminate their deed restrictions as low income housing. Detailed analysis on the potential conversion of these projects into market rate housing is provided in the Assisted Housing Units at Risk of Converting to Market Rate section of the Housing Element.

The City of National City will implement the following programs on an ongoing basis to conserve its affordable housing stock.

- a. *Monitor Units At-Risk* – Monitor the status of Granger Apartments, Inter City Manor, and Plaza Manor since they may lose their Section 8 subsidies due to discontinuation of the program at the federal level.
- b. *Work with Potential Purchasers* – Establish contact with public and nonprofit agencies interested in purchasing and/or managing units at risk to inform them of the status of the three at-risk projects. Where feasible, provide technical assistance to these organizations with respect to financing.
- c. *Tenant Education* – The California legislature passed AB 1701 in 1998, requiring property owners give a nine-month notice of their intent to opt out of low income use restrictions. The City will work with tenants of at-risk units and provide them with information regarding Section 8 rent subsidies and other affordable housing opportunities in the City.
- d. *Assist tenants of Assisted Units to Obtain Priority Status on Section 8 Waiting List* – The National City CDC administers its own Section 8 voucher and certificate programs. The City will assist tenants of at-risk housing units to obtain priority status if there were a conversion to market rate and if tenants' income and housing costs meet eligibility requirements.

Five-Year Objectives: Monitor the status of Granger Apartments, Inter City Manor, and Plaza Manor. Identify nonprofit organizations as potential purchasers/managers of at-risk housing units. Explore funding sources available to preserve the affordability of at risk projects, or to construct replacement units. Assist tenants to apply for priority status on the Section 8 voucher/certificate programs should a conversion takes place.

Responsible Agency: Community Development Commission

Funding Sources: Section 8 vouchers and certificates.

Schedule: Section 8 contracts are subject to annual or short-term renewals. The Community Development Commission will annually review the status of the Section 8 contracts.

8. Section 8 Rental Assistance Program

The Section 8 rental assistance program extends rental subsidies to very low income families and persons that spend more than 30 percent of their income on rent. The subsidy represents the difference between the excess of 30 percent of

the monthly income and the actual rent. Two types of Section 8 rental assistance programs are used in the City – tenant-based and project-based.

- a. *Tenant-Based Section 8 Assistance* – This assistance is issued to the recipients as vouchers, which allows tenants to locate their own housing and rent units beyond the federally determined fair market rent in an area, provided that the tenants pay the extra increment.
- b. *Project-Based Section 8 Assistance* – This assistance guarantees payment to the owner of properties when Section 8 eligible households live in the units.

A total of 990 units in Granger Apartments, Inter City Manor, Morgan-Kimball Towers, TELACU and Plaza Manor in National City maintain project-based Section 8 contracts with HUD. In addition, 1,044 households are assisted with tenant-based Section 8 assistance.

Five-Year Objectives: Continue to provide 300 units of Section 8 project-based affordable housing at Morgan-Kimball Towers, 372 units at Plaza Manor, 79 at Inter City Manor, 163 at Granger Apartments and 76 at TELACU. Maintain the level of tenant-based Section 8 assistance.

Responsible Agency: Community Development Commission

Funding Sources: Section 8 and rents

Schedule: Ongoing

9. First-Time Homebuyers Assistance Program

This program provides financial assistance through loans and/or grants to help buyers with downpayments, closing costs, mortgage insurance premiums, and a silent second trust deed loan program. Under the silent second program, the loan amount is “silent,” meaning that there are no payments on the second mortgage until the loan comes due. The silent second can provide a loan of 15% of the purchase price, up to \$15,000 depending on household income. Continued affordability is ensured by requiring payment of the loan when the home is sold, transferred, or refinanced, or at the end of 30 years. HOME funds will be used for low income households (80 percent or less than the County median) and Redevelopment Set-Aside funds will be used for moderate income households (80 to 120 percent of the County median).

Five-Year Objectives: Provide assistance to 20 households annually, with distribution of funds per the following: approximately 60 percent to low income households (HOME funds) and 40 percent to moderate income households (Redevelopment Set Aside funds).

The first of the two main objects of the Bill is to provide for the better regulation of the trade in slaves and slave property.

The second object of the Bill is to provide for the better regulation of the trade in slaves and slave property.

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The eleventh object of the Bill is to provide for the better regulation of the trade in slaves and slave property.

The twelfth object of the Bill is to provide for the better regulation of the trade in slaves and slave property.

Responsible Agency: Community Development Commission

Funding Sources: HOME funds and Redevelopment Set-Aside funds.

Schedule: Allocate HOME funding and Redevelopment Set-Aside funding in support of this program annually through the Consolidated Planning process with the objective of assisting 100 households over a five-year period.

10. Mortgage Credit Certificate (MCC) Program

The City will continue to participate in the Mortgage Credit Certificate Program. Mortgage Credit Certificates provide recipient, first time homebuyers with a direct credit toward federal income tax that can increase the homebuyer's purchasing power due to a reduced federal income tax burden. Availability of the certificates locally requires obtaining allocations from the State Mortgage Bond Allocation Committee, which is in turn limited by federal law in the amount of MCCs and bonds that it may allocate.

Five-Year Objectives: Assist an average of 10 households a year or 50 households in total over the five-year period.

Responsible Agency: Community Development Commission

Funding Sources: Mortgage Credit Certificates

Schedule: Ongoing participation in the MCC program.

Housing Production

11. Provide Residential Development Informational Material to Developers

Prepare and provide informational materials regarding residential development including: the potential for residential development in commercial areas, flexible development standards, and Design Guidelines. Maintain the materials as handouts at the public counter.

Five-Year Objectives: Develop and provide informational material regarding residential development to developers on an ongoing and as-needed basis.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Ongoing in response to development proposals.

12. GIS Database

To facilitate housing development and improvements, the City will maintain its GIS database, providing specific parcel information to market infill housing development to prospective developers. The GIS database will provide specific information to developers regarding land use, zoning, development potential, site constraints and infrastructure.

Five-Year Objectives: Maintain and keep the GIS database current in order to provide specific development information to market infill housing development to interested developers.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Ongoing and provided in response to development proposals.

13. Community Housing Development Organizations (CHDOs)

The City will work with Community Housing Development Organizations (CHDOs) to acquire, develop, and/or rehabilitate affordable housing units for lower income households.

Five-Year Objectives: Identify and provide funding to CHDOs in order to pursue additional affordable housing projects. Provide funding to support CHDOs in building administrative capacity.

Responsible Agency: Community Development Commission

Funding Sources: HOME funds

Schedule: Allocate HOME funds for CHDO activities annually through the Consolidated Planning process.

14. Acquisition, Rehabilitation, and New Construction of Affordable Housing

The City will work with both for-profit and non-profit housing developers to acquire, rehabilitate, and construct new affordable housing units. An emphasis of this program is to provide affordable homeownership opportunities for lower and moderate income households in the City. This program will work in

conjunction with the housing assistance programs identified in this Element (e.g. rental assistance and first-time homebuyers assistance).

Five-Year Objectives: Identify and pursue 100 affordable housing rehabilitation and construction units over the five year period.

Responsible Agency: Community Development Commission

Funding Sources: Redevelopment Set-Aside and HOME funds

Schedule: Allocate HOME funds annually through the Consolidated Planning process. Allocate Redevelopment Set-Aside funds through the five-year Redevelopment Implementation Planning process. Ongoing pursuit of affordable housing projects.

15. Density Bonuses

Pursuant to state density bonus law, if a developer allocates at least 20 percent of the units in a housing project to lower income households, 10 percent for very low income households, or at least 50 percent for “qualifying residents” (e.g., seniors), the City must either:

- Grant a density bonus of 25 percent, along with one additional regulatory concession to ensure that the housing development will be produced at a reduced cost; or
- Provide other incentives of equivalent financial value based upon the land cost per dwelling unit.

The developer shall agree to and the City shall ensure continued affordability of all lower income units for a minimum 30-year period. By 2002, the City of National City will develop an ordinance in compliance with State law to offer density bonuses for the development of lower income and senior housing.

Five-Year Objectives: By 2002, the Planning Department will develop a density bonus ordinance to comply with state law.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Develop density bonus ordinance by 2002.

16. Housing Incentives Program

The City will develop a Housing Incentives Program package offer to developers to further the goals of the Housing Element. Develop an information sheet informing developers of housing incentives such as rear yard variations in the RS-2 zone, exceptions allowed by the Mixed Use Ordinance, exceptions allowed by the Design Guidelines, variance procedures, and reduced fees for non-profit organizations.

Five-Year Objectives: The City will develop and offer the Housing Incentives Program package to residential developers on an as-needed basis.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Develop information sheet by end of FY 2000. Offer on an ongoing basis, in response to development proposals.

17. Communicate Production Priorities to Prospective Developers

The Planning staff will identify and encourage incentive measures, the opportunity for mixed use development, and other priorities of this Housing Element through interactions with the development community and distribution of written materials.

Five-Year Objectives: Specific actions over the next five years may include:

- Update "National City Facts," a Planning Department-prepared brochure that provides information for the development community on land use and development trends in the City, available services and resources, and social and economic characteristics of the City.
- Prepare reports as needed to respond to changes in development activity or to inquiries from developers and others concerning potential development sites.
- Maintain the City's computerized land use inventory to provide updated information regarding the location of vacant properties, by parcel size, zoning and existing land use.
- Present to business and civic groups concerning land use and development potential in the City.

- Participate in informational meetings with the Building Industry Association, Urban Land Institute, American Planning Association, and the National City Chamber of Commerce, among others.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Ongoing, in response to development proposals and inquiries.

18. Amendment of the Land Use Code to Identify Sites Where Emergency Shelters and Transitional Housing May be Established

The Zoning Code currently permits by right and/or through conditional use permits certain types of transitional housing to be located in residential, institutional and commercial zones (with the exception of the CA zone) zones, but does not specify “emergency shelters” as a permitted use. The City is currently considering a proposal to amend the Zoning Ordinance to address the location of emergency shelters. The City will consider factors such as the size or capacity of the facility, location (proximity to services and transportation), and development standards based on facility needs when drafting the new provisions.

Five-Year Objectives: Amend Zoning Ordinance

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Implement Zoning Ordinance amendment by the end of fiscal year 2000/2001.

19. Implementation of Housing Element Annual Report

The Housing Element shall be monitored for progress toward meeting its goals and objectives in compliance with SB 2274. The Planning Department shall prepare a report annually with input from the Community Development Commission. The report should determine the total net housing units added in the reporting year, the affordability characteristics of the units added and compare these figures to the regional and local objectives. The report will provide a basis for monitoring residential development in relation to the remaining development capacity and ability to provide facilities and services in a timely manner.

Five-Year Objectives: The City will submit annual Housing Element Report to the State HCD to ensure local emphasis in meeting the goals of

this Housing Element and propose policy changes to correct non-achievement, if necessary.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Annually, 1999-2004

20. Implementation of Design Guidelines

The City has prepared Design Guidelines to ensure quality development in the City. The City will apprise developers of the City's interest in encouraging higher quality development and improved design in construction, as well as the exceptions allowed in the Design Guidelines.

Five-Year Objectives: Improve quality of design in construction through continued implementation of the Design Guidelines.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Ongoing basis as development is proposed.

21. Conversion of Commercially- and Industrially-Zoned Land to Residential or Mixed-Use Zoning

A considerable amount of land in the City is zoned for commercial and industrial uses. The City will consider converting certain commercially- and industrially-zoned land to residential or mixed-use zoning (commercial plus residential) to encourage the development of new housing, particularly upper and moderate income housing near transit stations. Prior to study completion, development proposals for conversion will be considered on a case-by-case basis.

Five-Year Objectives: Convert certain commercially- and industrially-zoned parcels to residential or mixed-use zoning.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Ongoing and in response to development proposals with study completed by end of fiscal year 2004.

22. Feasibility Study of Use of Eminent Domain in Redevelopment Project Area

The City will study the feasibility of amending the Redevelopment Project to allow the use of eminent domain for acquisition of single-family residential parcels to promote redevelopment of new housing.

Five-Year Objectives: Study the feasibility of allowing the use of eminent domain for redevelopment of housing in the Redevelopment Project Area by the end of fiscal year 2004.

Responsible Agency: Community Development Commission

Funding Sources: General Fund

Schedule: Complete feasibility study by the end of fiscal year 2004.

Fair Housing

23. Compliance with Fair Housing Requirements of Community Development Block Grant (CDBG) and HOME Programs

The City prepared an Analysis of Impediments (AI) to Fair Housing Choice in 1996. As part of HUD's requirements for participation in the CDBG and HOME programs, the City must take actions to address fair housing impediments identified in the AI.

Five-Year Objectives: Continue to implement actions to address fair housing issues through the CDBG and HOME- funded activities.

Responsible Agency: Community Development Commission

Funding Sources: CDBG

Schedule: Develop actions annually to be undertaken to address fair housing impediments identified in the AI. Update the five-year AI by mid-2001.

24. Continue Cooperation and Support of Fair Housing Counseling and Enforcement Organizations

The City contracts with the Fair Housing Council of San Diego (FHCSO) to perform investigation, reporting, monitoring, tenant counseling and landlord training on fair housing law. Discrimination allegations are referred to the FHCSO for investigation, and the FHCSO reports back to the Community

Development Commission. The contract also enables the FHCSO to present training sessions for local apartment owners and managers on the intent of fair housing law.

General Tenant/Landlord education, mediation, and counseling is also provided by the FHCSO. The FHCSO provides educational programs for tenants and managers, provides counseling for tenants, and mediates disputes.

Five-Year Objectives: Continue to ensure open, fair housing practices and sufficient resources are made available to assure informed housing consumers and suppliers.

Responsible Agency: Community Development Commission, FHCSO

Funding Sources: CDBG and Section 8 funds

Schedule: Annually evaluate the services provided by the fair housing counseling and enforcement organizations to ensure adequate and appropriate services are provided, and revise contracts as appropriate.

25. Fair Housing Training

When any project of 10 units or more is developed, the CDC and Planning Department will inform the Fair Housing Council of San Diego of the new project. The City will encourage the property owner to receive fair housing training for staff who are engaged in the sale, rental or lease of housing. Training through the Fair Housing Council could be subsidized by the City to encourage property owners to participate.

Five-Year Objectives: In new projects with 10 units or more encourage the training of staff in Fair Housing administration.

Responsible Agency: Community Development Commission, Planning Department, FHCSO

Funding Sources: CDBG and Section 8 funds

Schedule: Ongoing on a project-by-project basis when needed.

Quantified Objectives

Within the five-year period of this Housing Element, the City of National City intends to pursue the quantified objectives as specified in Table 26 on the following page.

Table 26
Quantified Objectives: 1999-2004

Activity	Income Level				Total
	Very Low	Low	Moderate	Upper	
Housing Units to be Constructed	9	34	86	249	378
Housing Units to be Rehabilitated ¹	150	50	75		275
Housing Units to be Conserved ²	614				614
Housing Units to be Assisted ³	1,420	50	50		1,520
Total	2,193	134	211	249	2,787

- 1 Programs 1, 2, and 5 provide rehabilitation assistance to very low, low and moderate income households. Fifty units from Program 14 also expected to be rehabilitated.
- 2 A total of 614 units from Program 7.
- 3 A total of 2,034 households/housing units are assisted through Section 8 as described in Program 8. The total of 1,420 is reached by subtracting 614 units to be conserved, which have already been accounted for under Program 7.

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